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Submitted to AUK as part of requirement for graduation

**Factors Influencing Gender Gap Participation
among the Private and Public Sectors of Kosovo**

A Honors Society Project Presented to the Academic Faculty

By

Anyla Beqa

**In Partial Fulfillment of the Requirements
for Membership in the Honors Society of the
American University in Kosovo**

Keywords:
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Executive summary

This project investigates problem of gender equality in Kosovo's labor market, in terms of analyzing the differences of women labor participation gap among public and private sector. The study will be focusing on the factors that influence women to choose working on the public over private sector. The main drive for this study comes from the long time critics towards the Law No.03/ L-212 on Labor (2011) as well as the data statistics of low capital owned by women. As a result, the project explores among others, whether this law and the lack of capital is the main driving component in this gender gap of labor participation in the public versus private sector.

The research is based on qualitative research methods—primary and secondary research. Through secondary research (literature review) data were gathered from different evidence providers and decision makers such as Kosovo Agency of Statistics, Ministry of Labor and Social Welfare, World Bank Database, and Kosovo Law on Labor to be used for analysis and comparison. For this report, primary research was conducted, as well. Three interviews and eighty-five questionnaires were carried out with evidence providers and decision makers in the field as well as women currently part of the labor force.

The research findings show that both the law on labor and the lack of ownership (capital) by women have a significant effect on the gender gap in terms of public and private sector. In addition, the main challenges to gender equality among private and public sector were found to be the high costs companies face when their workers are on maternity leave, as well as a relatively high number of women being refused of loans due to their lack of capital.

To improve the current situation, certain recommendations are provided. The first one is to adapt the Law on Labor in relation to other economic development factors such as childcare assistance, and impose paternity leave, so that this leave will not be a huge burden for private companies and that parents can share their duties towards their children. The two other last ones include the increase in capacities of women owned capital, as well as increased incentives towards their access to credit markets including here favorable level of interest rates for certain sectors.

Abbreviations

AGE- Agency for Gender Equality

EBRD- European Bank for Reconstruction and Development

FAO- Food and Agricultural Organization of the United Nations

ILO- International Labor Organization

KCGS- Kosovar Center for Gender Studies

KSA- Kosovo Statistical Agency

OECD- Organization for Economic Co-operation and Development

UN- United Nations

USAID- United States Agency for International Development

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Chapter 1

Gender Inequality in the Labor Market

1.0 Gender Inequality in the Labor Market - A global perspective

Gender inequality in the labor market has been an ongoing issue ever since women became part of the work force. As the family structures, economy, markets and social values moved through transition phases in different time periods, their interconnection to the labor market affected it, and consequently affected the role of both man and women in the workplace. Even though labor markets experienced significant progress in several terms through these periods, the gender inequality issue remained a vivid characteristic in each one, and is still present today. Its importance is argued by several world leading labor and economic organizations According to the International Labor Organization (ILO) (2014), Bureau for Gender Equality, gender equality is the key element for social and institutional change which leads to countries' sustainable equity and growth. This organization was created in 1919, and over the last 90 years, the organization has adopted four key conventions on gender inequality in the labor market issues, on subjects such as maternity protection, equal pay and rights at different occupations (ILO, 2014). All these issues were constantly raised by other organizations, civic society and academia as barriers to women making their contribution in the labor market and economy, which as a result was an inefficient use of available human resources.

Two years ago, in cooperation with the United Nations Entity for Gender Equality and the Empowerment of Women, ILO reported on the “*Global Employment Trends for Women 2012.*” The report focused on segregating and analyzing five key gaps, or gender differentials, among men and women which place women in disadvantage positions. These gaps include the following: gender inequality in unemployment, gender inequality in employment, gender inequality in labor force participation, gender inequality in vulnerability, and gender inequality in sectorial and occupational segregation (ILO,2012). These categories allow us to give insight and examine gender gaps from the perspective of economic, demographic and behavioral change indicators. As a result, this chapter aims to explain two of the most relevant categories for the

topic while providing global statistics for a full overview picture, as well as focus on gender inequality in sectorial and occupational segregation as this is the focal point of this project.

1.1 Gender Inequality in Employment

Employment to Population Ratio

One of the most important economic indicators to measure the gender gap in labor market is the employment-to-population ratio. The employment-to-population ratio is commonly defined as the proportion of the country's working-age population that is actually employed. This ratio provides an opportunity to assess the differences in access to opportunities of employment and employment growth trends between men and women. According to the ILO (2012), "this tends to be a better indicator of labor market distress in developing economies, because it covers the broader base of the labor market pyramid, rather than just the tip of the pyramid given by unemployment" (p.1). In addition, the employment rate has an advantage over the unemployment rate due to its measuring method. While unemployment rate might vary from not working to seeking for a job, the definition of employment rate is very clear cut, and as such is quite observable which makes it a more precise determinant for comparison (Leon , 1981).

Gender Gaps in Employment

Gender gaps in employment to population ratio are one of the major concerns in the global scope. Around the world this gap is very significant as it represents how healthy the economy and markets are functioning, in terms of how sustainable and inclusive they are. Since females represent around 50% of the world's population, it is of crucial importance to use the full potential of this 50% of the human capital. Table below shows the gender gaps in employment to population ratios for 2002, 2007 and 2012, for different regions and the world as a whole.

Table 1.1 Gender gaps in employment-to-population ratios, 2002, 2007, 2012

Region	Male employment-to-population ratio (%)			Female employment-to-population ratio (%)			Gap (percentage points)		
	2002	2007	2012p	2002	2007	2012p	2002	2007	2012p
WORLD	73.3	73.5	72.7	48.6	49.0	47.8	24.8	24.6	24.8
Developed Economies & European Union	64.5	65.2	61.6	47.7	49.5	48.4	16.7	15.7	13.2
Central & South-Eastern Europe (non-EU) & CIS	61.3	63.0	64.7	44.4	45.2	46.0	16.9	17.8	18.7
East Asia	77.4	76.8	75.4	66.4	65.6	64.0	10.9	11.2	11.4
South-East Asia & the Pacific	78.0	77.7	78.3	54.7	55.1	56.0	23.3	22.6	22.3
South Asia	79.8	79.4	78.5	34.2	33.6	30.4	45.7	45.9	48.1
Latin America & the Caribbean	74.3	75.4	74.8	43.9	47.2	48.8	30.3	28.2	26.0
Middle East	66.3	67.1	68.2	13.7	15.1	15.3	52.6	52.0	52.8
North Africa	66.2	68.1	68.3	16.6	19.7	19.7	49.5	48.4	48.5
Sub-Saharan Africa	70.4	70.5	70.8	57.4	58.9	59.2	12.9	11.7	11.6

Note: 2012 are preliminary estimates; the gap equals the difference between male and female ratios.
Source: ILO, *Trends Econometric Models*, July 2012.

It can be observed that in the global (world) scale the latest gender gap is considered to be 24.8%, following a similar trend among three observed years mentioned above (Table.1.1). However, it is important to notice that this is not the case for developed economies and European Union, where we can see that this gap is following a decreasing trend among these three periods from 16.7% in 2002 to 12.2% in 2012. Still, in less developed regions such as South Eastern Europe and East and South Asia this gap followed an increasing trend which remains of a vital concern for countries of these regions (Table1.1).

Finally it is significant to notice that the increase in gap from 2007 to 2012 occurred as a result of the financial crises that the world experienced, which consequently affected women employment positions (UNAIDS, 2012).

Why gender gap in employment to population ratio does economically matter?

According to the Organization for Economic Co-operation and Development (OECD) (2012), the more we decrease the gender gap we more we will stimulate economic growth and contribute to an increase in GDP. If we consider an ideal scenario of the world having an 11.7% gap as Netherlands has today, than it is calculated that the potential contribution to the GDP would be US\$1.6 trillion in output (World Bank, 2012).

1.2 Gender Inequality in Labor Force Participation

Labor Force Participation Rate

Another important indicator to measure the gender gap in labor market is the labor force participation. Based on the World Bank definition (2014), the labor force participation rate is “the proportion of the population ages 15 and older that is economically active: all people who supply labor for the production of goods and services during a specified period” (usually per year, this includes employed and unemployed people). This indicator gives one the opportunity to “reflect on demographic and behavioral changes, indicating very importantly, increase or decrease of different age groups’ participation in the labor market” (ILO, 2012, p.7).

Gender Gaps in Labor Force Participation Rates

Even though labor force participation rates in terms of gender vary among regions, the overall situation for the entire world is still concerning. The table below shows the gender gaps in labor

force participation rates by different regions for three time periods, including here 1992, 2002 and 2012. It can be recognized that even though the gap is lightly decreasing, its rate is not fast and the value is still highly significant (Table 1.2). Although some regions are showing positive progress, regions of South and East Asia experienced an increasing trend of the gap, including also the central and south-eastern Europe which had an increasing gap from 2002 to 2012 (Table 1.2).

Table 1.2 Gender gaps in labor force participation rates, by region, 1992, 2002, and 2012

Region	Male labour force participation rate (%)			Female labour force participation rate (%)			Gap (percentage points)		
	1992	2002	2012p	1992	2002	2012p	1992	2002	2012p
WORLD	80.2	78.1	77.1	52.4	52.1	51.1	27.9	26.1	26.0
Developed Economies & European Union	71.8	69.4	67.5	50.3	51.7	52.8	21.5	17.7	14.7
Central & South-Eastern Europe (non-EU) & CIS	74.1	68.0	70.7	52.6	49.1	50.2	21.5	18.9	20.5
East Asia	84.2	81.4	79.4	71.4	69.1	66.4	12.8	12.4	13.0
South-East Asia & the Pacific	82.6	82.8	81.8	58.4	58.4	58.8	24.2	24.4	23.1
South Asia	84.8	83.3	81.3	36.1	35.8	31.8	48.6	47.5	49.5
Latin America & the Caribbean	82.5	80.3	79.5	43.5	49.6	53.6	39.0	30.7	25.9
Middle East	77.6	73.8	74.3	13.3	17.2	18.7	64.3	56.6	55.5
North Africa	74.4	74.1	74.3	21.8	21.2	24.4	52.6	52.9	49.9
Sub-Saharan Africa	79.0	76.5	76.3	60.3	63.5	64.6	18.6	13.0	11.8

Note: 2012 are preliminary estimates; the gap equals the difference between male and female ratios.
Source: ILO, *Trends Econometric Models*, July 2012.

Two contrasting developments

There were two driving components conflicting with each other that affected the gap for women in the labor force participation. The first component is considered the increase in women education level. Due to this increase, there was an evident tendency of increase in the labor participation rate from this category as well (ILO, 2012). Meanwhile, the second component is considered the duration of education system for females. During the period women follow their education and attend schools, their labor force participation decreases, and as a result there is an overall decrease of this rate in specific regions (ILO, 2012). Similar indicators are reported by the Global Gender Gap (2013), where the higher the education levels the higher the participation rate in the global context.

1.3 Gender Inequality in Sectorial and Occupational Segregation

Sectorial and Occupational Segregation

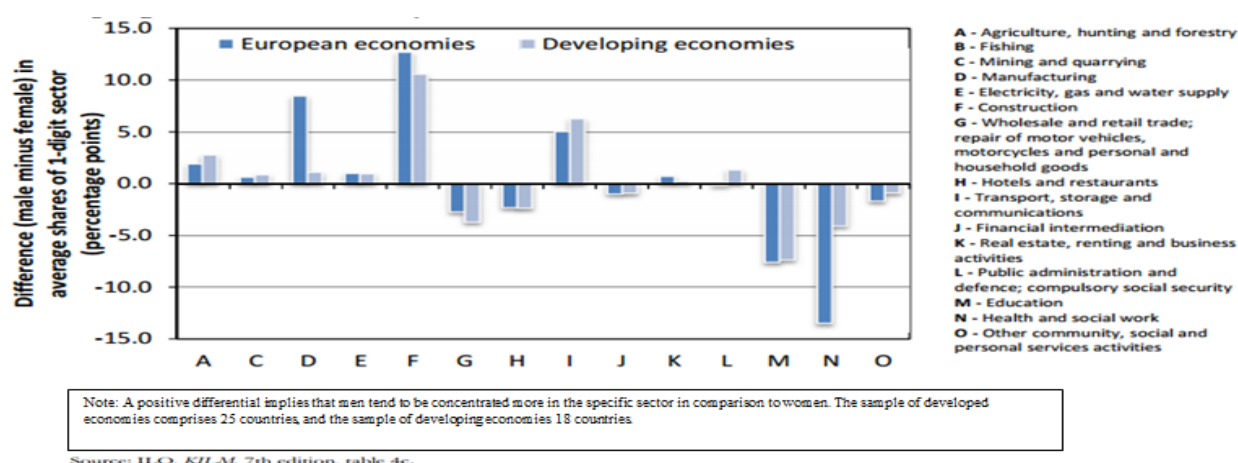
Sectorial and occupational segregation is one of the fundamental indicators for the gender inequality in the labor market. This segregation refers to the structure of the sector as well as the distribution of sectors and occupations based on gender (Cueto, 1981). In other words, it

determines the unequal distribution of men and women across occupations. This segregation is distinguished into two main forms: the horizontal and vertical segregation. The horizontal segregation refers to the over (under) representation of women in a particular occupation, while the vertical segregation or the “glass ceiling” – refers to both genders working in the same occupation, but men having higher positions and responsibilities for reasons not attributable to their skills or experience (Meulders et.al, 2010).

Gender Gaps in Sectorial and Occupational Segregation

According to the World Bank, labor markets persist to be vastly sex-segregated, which replicates an unequal distribution of gender across sectors (Anghel, 2011). Data from OECD (2012), also suggest that women’s participation in labor market accounts for more than 85 per cent into services – primarily consisting education and health. The graph below illustrates the women’s participation rate in percentage points, for European and developing economies among different sectors, including here manufacturing, construction, communication, education and health.

Figure1.1 Differences in average shares of 1-digit sector by sex in selected developed and developing economies, latest year available after 2000



As it can be observed from the figure, men are more concentrated in manufacturing, as identified by a positive male-female employment share differential in this sector. On the other hand, figures demonstrate the negative employment share differential in health, education and social work, which emphasizes a higher concentration of women employed in this sector (Figure 1.1).

What Explains Gender Gaps in Sectorial and Occupational Segregation?

Apart from the human rights perspective, looking from the economic perspective not only does the segregation limit the access to benefits by economic growth but it also limits the overall contribution of women to it. As a result, different analysis has been done with regard to what is really affecting the gender inequality among sectors and occupations. Several prominent factors have been identified among different regions, including here gender stereotypes and bias in education, gender differences in access to productive inputs such as ownership and access to credit market, and gender differences from the impacts of market and institutional failures—legislation effect (World Bank, 2012). This sub-chapter will focus on the last two factors in order to provide a better global insight to the overall topic of the project.

1.4 Gender discrimination as a result of “aggregate” market and institutional failures - The Legislation Effect

As ILO reports (2012), around the world there are two types of legislations in terms of gender which are applicable inside the labor market, the legislations that have gender in focus and those that are gender neutral. The first ones include different restriction in maternity leave, hours of work, minimum wage and industry of employment. The second ones include regulations for employers in general such as protective laws, with no discrimination based on gender, but often with discriminatory results (ILO, 2012). As a consequence, no matter the nature of the legislation, attempts from the market or institutions to regulate the labor market might have to significant gender impact.

Most evidently maternity leave is one of the legislations which lead to gender discrimination and inequality among sector segmentation. In general there is a high tendency for women to look for a job in public sector as a result of their job security (Government Offices of Sweden, 2011). The private sector usually struggles to provide salaries for women on maternity leave, as such they prefer not hiring them, or hiring older women who do not intend to give birth. As a result, even though the legislation’s intention is to protect pregnant women and mothers, there are gender discrimination consequences in the working positions and also gender gap among women participating in different sectors (Government Offices of Sweden, 2011).

1.5 Gender differences in access to productive inputs – Ownership and Access to Credit Market

There is a large gender inequality present in ownership and asset control around the world. According to the Food and Agricultural Organization of the United Nations (FAO), “less than 2 percent of the world’s land is owned by women” (qtd. in Doss et.al, 2013). But why is ownership and land specifically important? Land is considered one of the most significant productive inputs which affects and controls the scale of growth and investment. As a result, land gives one the opportunity to use it as a capital and invest or work directly on it such as a farmer would do, or use it as a form of collateral which would enable one to have access to credit market and invest or be part of other sectors, mainly private ones such as entrepreneur.

As the World Development Report (2012) states, there is a huge gap between female farmers and entrepreneurs and male counterparts when it comes to access to land and credit. The report utters that “whether access to land is measured as ownership or as the ability to operate land, gender differences persist” (p. 224). As a result, the demands for credit as well as its usage purpose are way higher among male farmers and entrepreneurs than among their female counterparts.

This situation does critically affect the gender gaps in sectorial and occupational segregation. In most instances women work in low- productive sectors as a consequence of their lack of ownership and access to credit market. Indeed, women choose positions in different service sub-sectors including education and health and social work, where no big capital investments are needed (World Economic Forum, 2013). Even the women that cherish capital and ownership and are part of the entrepreneur sectors, due to the small value of it they exhibit lower performance in other dimensions such as productivity and profitability. For instance the value per added worker is lower among firms managed by females than males, being 34 per cent lower in areas of Europe and Central Asia, and 35 per cent in areas of Latin America (World Bank Data Base, 2014).

Chapter 2

The Case of Kosovo

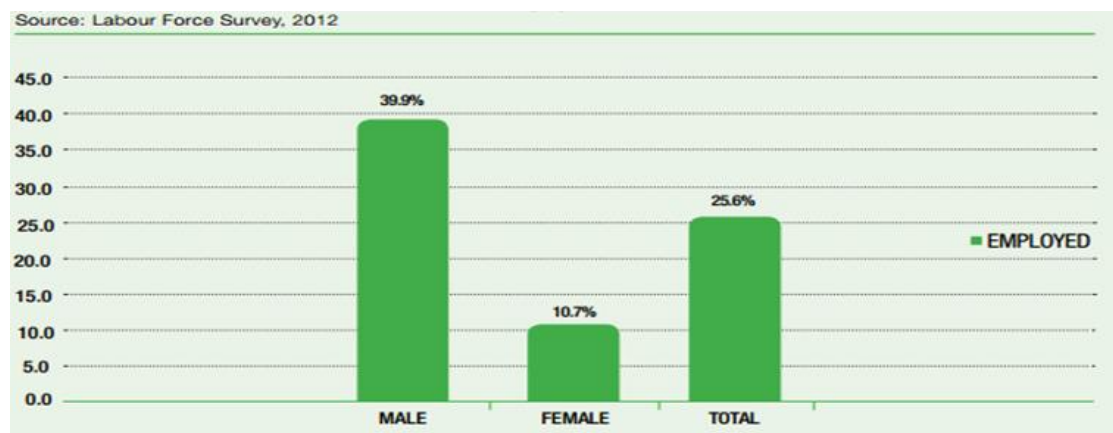
2.0 Gender Inequality in the Labor Market- Kosovo perspective

This chapter aims to present the same categories as the previous chapter, but with Kosovo in focus and the gender inequality situation in this country. Several data are delivered, including here those that represent gender inequality in employment, in labor market participation rate, and more vividly in sectorial and occupational segregation. As the focus of the project is to determine reasons for gender gap among private and public sectors, this chapter will provide some literature review on the two main reasons for the current situation including gender discrimination as a result of “aggregate” market and institutional failures- Kosovo Law No.03/L-212 on Labor, as well as, gender differences in access to productive inputs such as ownership and access to credit markets.

Gender Inequality in Employment

Employment is a major challenge for policy makers in Kosovo, and the creation of jobs is a major policy objective (World Bank, 2003). Even though employment rate in general remains a crucial problem, the gender gap participation rate within it is another area with significant concern. Based on the latest results from Kosovo Statistical Agency (2013), the employment rate in Kosovo is still very low, with large gender differences throughout it. Figure 2.1 shows the employment rate by gender (%).

Figure 2.1 Employment Rate by Gender (%)



Based on the representation of the graph, the employment rate in total is 25.6%. However there is a huge discrepancy among gender for this rate, where it can be observed that the employment rate for male is 39.9%, whereas for female is only 10.7% (Kosovo Statistical Agency, 2013).

Gender Inequality in the Labor Force Participation rate

Following the data of Kosovo Statistical Agency (2013), Kosovo has a population of 1,807,126, and since its population is dominated by young people, the total working age population is 1,189,019 people (aged 15 to 64). The total participation rate in the labor force is considered to be 36.9%, which includes the employed and unemployed people of the working age; whereas the total inactivity rate is 63.1% which includes housewives, discouraged workers, students and other people not looking for a job (Kosovo Statistical Agency, 2013).

Figure 2.2 Labor force participation rates by gender (%)

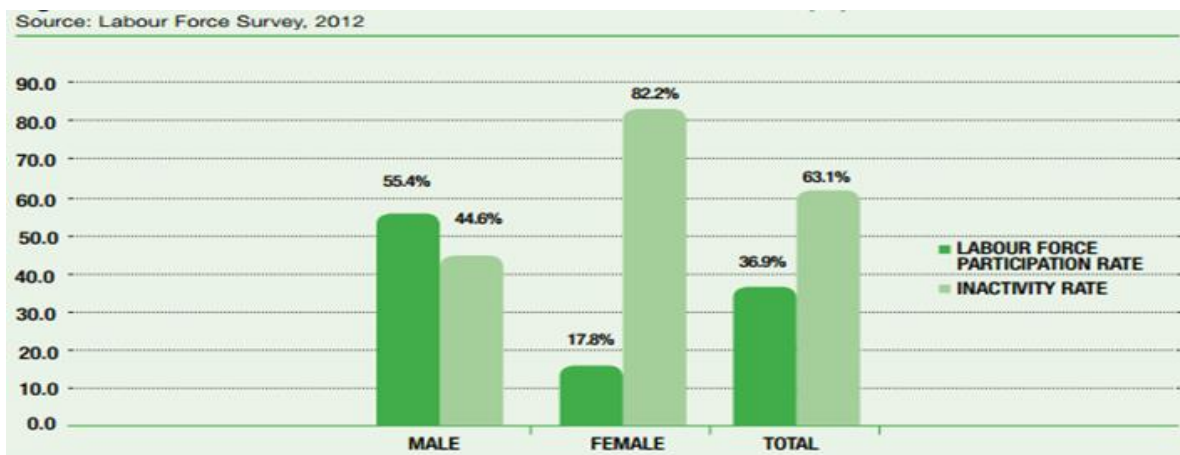


Figure 2.2 makes evident that labor force participation among women is vastly lower than that of men: 17.8% of females were active compared to 55.4% of men. The agency reports that the highest labor force participation rate is present among men aged between 40-49 years whereas for women it is among women aged between 25-34 years (Kosovo Statistical Agency, 2013).

When considering the inactivity rate which is very high among women, some of the main reasons for it are reported as family responsibilities as well as looking after children or disabled

family member (Kosovo Statistical Agency, 2013). Conforming to a World Bank report, when there is a limited number of jobs available, and there is lack of support from social policies to help women in family responsibilities, than women tend to be more discouraged than man in terms of searching for a job, and as a results are registered as inactive rather than unemployed which is part of the labor force (Paci, 2002). Generally, low participation rate of women in the Kosovo's labor force is often greatly linked to gender stereotypes of women's roles inside the community.

Gender Inequality in Sectorial and Occupational Segregation

Gender gap in sectorial and occupation segregation signifies another vital data for gender inequalities in the labor market in Kosovo. In general, it is reported that women tend to work more in the public sector rather than private one. Either as an employee or employer, the gap among the public sector versus private sects in terms of women participation significantly varies. The two tables below shows statistics in terms of industry of employment by gender and type of employer by gender respectively.

Table 2.1 Industry of employment by gender (%)

Source: Labour Force Survey, 2012

Sector employment shares (%)	Male	Female	All
Agriculture, forestry and fishing	4.4	5.3	4.6
Mining and quarrying	1.4	0.3	1.2
Manufacturing	16.0	7.9	14.3
Electricity, gas, steam and air conditioning supply	2.6	0.9	2.3
Water supply, sewerage, waste management	1.4	0.4	1.2
Construction	11.9	0.4	9.5
Wholesale and retail trade; repair of motor vehicles and motorcycles	13.2	14.1	13.4
Transportation and storage	3.8	2.2	3.5
Accommodation and food service activities	5.2	3.1	4.8
Information and communication	2.2	2.6	2.3
Financial and insurance activities	2.0	2.9	2.2
Real estate activities	0.3	0.2	0.2
Professional, scientific and technical activities	1.8	1.8	1.8
Administrative and support service activities	5.1	3.2	4.7
Public administration and defence, compulsory social security	4.9	5.3	5.0
Education	9.6	21.3	12.0
Human health and social work activities	4.9	17.2	7.5
Arts, entertainment and recreation	2.3	1.7	2.2
Other service activities	3.3	6.4	3.9
*Activities of households as employers	1.9	0.7	1.6
Activities of extraterritorial organisations and bodies	2.0	2.0	2.0
Total	100.0	100.0	100.0

* Includes undifferentiated goods and services-producing activities of private households for own use.

Based on the above data, it can be obtained that the majority of women work for industries of public sector, whereas the number of women working for industries in private sector is very low. For example, 21.3% of women work in education, compared to only 9.6 % of man, as well as

17.2 work in human health and social work compared to 4.9% of men (Kosovo Statistical Agency, 2013).

As regard to the type of employer by gender, 42.7% of women work for government or public sector compared to only 28% of men, whereas 35.8 work for private companies compared to 50.5 % of men (Kosovo Statistical Agency, 2013).

Table 2.2 Type of employer by gender (%)

Source: Labour Force Survey, 2012

Kosovo 2013	Male	Female	All
TYPE OF EMPLOYER (%)			
Govt, public sector or army	28.0	42.7	31.8
State owned enterprise	13.4	13.1	13.3
Private company	50.5	35.8	46.7
NGO, humanitarian, other organisation	3.3	5.4	3.9
Unpaid family worker	4.8	2.8	4.3
Total	100.0	100.0	100.0

2.1 What Explains Gender Gaps in Sectorial and Occupational Segregation?

Gender discrimination as a result of “aggregate” market and institutional failures

- The Legislation Effect in Kosovo / Law No.03/ L-212 on Labor

In order to balance the gender inside the labor market, one of the strongest mechanisms used is law. Labor law is one of the most crucial laws necessary to establish the rights and obligations of the employer and employee, but also to ensure equity inside the labor market (Ramosaj,2011). However, when referring to the case of Kosovo, laws in general have suffered from the lack of implementing and monitoring mechanisms, which in fact produced outcomes that were not intended. According to Gap Institute, the law has been using “double standards” in terms of maternity leave application due to the fact that it is a type of “discrimination between public and private servants” (qtd in. Ramosaj, 2012). One of the provisions of this law deals specifically with cash and other goods and services provided to women during pregnancy. As Kosovar Gender Studies Centre report, “the current formula is 6+3+3, according to which during the first 6 months, compensation is provided by the employer” (2011). This provision is particularly problematic because small businesses face challenges in providing salaries for staff on maternity leave.

Provisions for maternity leave may prove to be the main source of discrimination against women during the recruitment process. Within a short period during which this law is being implemented, the first signs of discrimination from employers against women are evident (Hoti, 2011). Some of the most common forms of discrimination are related to questions about intentions to marry, have children or similar questions posed to young women (2011). Moreover, given the condition of Kosovo economy and low level of protection at work, it is expected that the law (especially the provisions and benefits of maternity leave), will not be implemented by a large number of private companies (Anghel, de la Rica, 2011). As a result, the law seems to be one of the most important indicators for the difference of women participating more in the public sector rather than private sector.

Gender differences in access to productive inputs – Ownership and Access to Credit Markets

Access to any productive input whether it is in terms of land or any other financial mean is considered one of the main obstacles for women in Kosovo. According to the Gender, Institutions and Development Database of OECD (2012), Kosovo ranks 0.5 out of 1 (1 being the best and 0 the worst position) in inheritance in a measure among widows and daughters of whether they have equal rights to their male counterparts as heirs. Kosovo currently has many laws on family and inheritance which provide a legal framework in order to assure equal property and inheritance rights for men and women. However, in Kosovo, it is of a very common traditional practice for women to give up their inheritance shares, especially if these women are married. This results in a lack of their ability to possess collateral. As data report, it is estimated that around 92% of the collateral necessarily to initiate a business is registered on behalf of men (EBRD, 2013). According to a survey of 2011 among women in Kosovo, more than 61% of respondents specified that they would be bullied by demanding their rights of inheritance by some member of the family, and as a result they would value more their relationship to their brother or parent rather than their ownership (Kosovar Center for Gender Studies, 2011). Consequently, these kind of practices bring Kosovo to a point where only 8% of Kosovo women own land (USAID, 2011). Moreover, the Ministry for Trade and Industry's Agency for Business Registration reports that their data on business ownership are highly disaggregated based on sex, where only 11% of the overall registered businesses are owned by women (Checchi Consulting,

2013). Compared to the region this number is terribly low, of them being 36% (the World Bank, 2012).

When it comes to women's access to credit market, there are huge challenges for this group of society as well. As reported by the European Bank for Reconstruction and Development (EBRD) (2013), only 3% of the loans that commercial banks release go to women. Some of the reasons for women not having access to loan include high interest rates and their lack of collateral. Based on the data that Central Bank provides, consumer loans require an interest rate of around 13%, whereas business loans require one of 15% (Deloitte Consulting LLC, 2013). With regard to collateral, "commercial banks require that every loan of over 10,000 Euro must be collateralized with land or buildings and smaller loans generally also require some form of collateral" (Riinvest Institute, 2012, p.42). As a result, loan finance is a vital component of women being able to finance their own private operation and move from their contribution on public sector to the private one.

In addition, on the first hand, one of the most significant institution which supported female entrepreneurs so far has been the micro finance institution sector (MFI). This institution was the mostly used mean of providing loans to women; however, unfortunately, months ago it started to shrink due to the high competition in the market from different commercial banks and a lack of a model to better fit the current market needs (Weidemann Associates, 2012). On the other hand, there were initiatives from the government to help women in this aspect as well. The Ministry of Trade and Industry is presently launching the "Loans Scheme for micro-businesses and SMEs." Even though these schemes lack a dedicated fund for women, they aim to stimulate women to apply for these loans by giving them 5-10 extra points on the moment of application (Checchi and Company Consulting, 2014). Although, such initiatives help to balance gender inequality in the overall labor market and among sectors, there are still huge gaps we need to fill in order to create a more gender friendly and less sex- segregated working environment.

Chapter 3

Methods of the project research study

Problem Statement

This project addresses the problem of gender equality in Kosovo's labor market. The project in analyzes the differences of female labor participation gap among the public and private sectors. The project focuses on the factors that influence women to choose working in the public over private sectors. The first factor to be analyzed is the Law No.03/ L-212 on Labor (2011), while the second one is the lack ownership of capital by women and their limited access to credit market.

Goals

The goal of this study was to better understand the situation of Kosovo's labor market in terms of gender equality. The first objective of this study is to identify whether the Law No.03/ L-212 on Labor (2011 restrict the ability of the women to participate in certain areas of Kosovo's labor market. The second objective is to identify whether the lack of capital and limited access to credit markets by women restrict the ability of the women to participate in certain areas of Kosovo's labor market. Finally, this study will draw conclusions and give recommendations based on the recorded results.

3.0 Methodology

The aim of this chapter is to explain the methodology used in this project. In order to provide a clearer understanding, it has been divided into three sections, each explaining (a) the research questions, (b) the hypotheses, and (c) the data gathering methods respectively.

3.1 Research question

The purpose of this project is to answer two research questions. The first question being “Is the Law on Labor Kosovo – Maternity Leave a significant factor, affecting the gender gap participation rate among private and public sector in Kosovo? The second question is: Is the lack of ownership and access to credit market by women a significant factor, affecting the gender gap participation rate among private and public sector in Kosovo?

The importance of the first question, if whether “the law on labor affects the gender gap participation rate among private and public sector in Kosovo” lies on the fact that laws create incentives among individuals, and the authorities making the law want to see incentives that have a positive impact on the overall society. Furthermore, studies presented on the background show how important are the laws on labor in terms of decreasing labor gender gap among sectors, especially in low income countries. As a result, not only is it important to observe the effects that the law is having among different groups of the society, but it is further significant to see how can additional changes be adjusted to the law, so that there is a positive impact among major society groups.

The importance of the second question, if whether “the lack of ownership and access to credit market affects the gender gap participation rate among private and public sector in Kosovo” lies on the fact that due to lack of capital women are effectively paralyzed when it comes to credit markets. They are very limited to make private investments on their own. As studies show, only around 8% of the overall businesses in Kosovo are owned by females, which rank them in a very low position compared with other European countries. This contributes even further to the gender participation gap among sectors. As a result, the importance of the question extends even further to the fact that it could help us better understand the market positions, as well as address certain potential changes which would develop incentives to overcome the current situation.

3.2. Research Hypothesis

The project will be testing the two following hypotheses:

H_a: The Law on Labor Kosovo – Maternity Leave is a significant factor in terms of affecting the gender gap participation rate among private and public sector in Kosovo.

H₀: There is no relationship among the Law on Labor Kosovo – Maternity Leave and the gender gap participation rate among private and public sector in Kosovo.

H_a: The lack of ownership and access to credit market by women is a significant factor in terms of affecting the gender gap participation rate among private and public sector in Kosovo.

H₀: There is no relationship among the lack of ownership and access to credit market and the gender gap participation rate among private and public sector in Kosovo.

The core determinants for the hypothesis are based on the review of the literature, most of it presented on the background, as well as the researcher's opinion grounded on consultation with other experts on the field.

The first hypothesis was based on the literature and other publications on the field, which mainly suggest that the law on labor, particularly how the maternity leave is regulated under this law in Kosovo does negatively affect the private companies in terms of their costs, and as such does have a negative impact in terms of women employment.

The second hypothesis was also based on the literature review, which indicates that women in Kosovo rarely own any sort of capital. Furthermore, it is suggested that due to the lack of ownership, women are in a huge disadvantage in terms of their access to credit markets for the basic reason of not being able to provide any strong collateral. As a result, this situation vastly affects the business ownership by women, and the lack of investment coming from them which in reality leads to a private market mainly dominated by man.

3.3 Data Collection

To realize the study, primary and secondary research methods were used. Primary research included in-depth interviews and surveys, while secondary research consisted of analysis and review of the existing literature and studies. This approach of involving different methods of data collection was chosen by the researcher in order to avoid potential bias and gap on the perspectives presented.

The literature reviews for the study consisted mostly publications in the field of gender studies, those coming from different institutions and NGOs in Kosovo. The two most important and relevant to this project include the “Kosovo Framework for Gender Equality -Country Gender Profile”, realized by Ulf Färnsveden, Ariana Qosaj - Mustafa , and Nicole Farnsworth, and financed by Sweden Government, as well as the “Position Paper on the Maternity Leave Provision of Law on Labour Problems and Possible Solutions” realized by Arian Zeka and Visar Hapciu, within the American Chamber of Commerce Kosovo. Yet, the literature that considers the law on labor and the access to credit market by women in Kosovo was decidedly limited. As such, in order to test the hypothesis, interviews and surveys were used by the researcher. That further helped to gather the most recent information and knowledge on the field of gender in the workplace. From the results of the surveys a regression analysis was also conducted, which helped to better understand the relationship between the law on labor and the access of women to credit markets to the gender gap participation among public and private sector in Kosovo. Consequently, the rest of the reviewed literature was used under the analysis section of the study, where the data gathered from the interviews and surveys were compared with the already announced publications in order to identify potential inconsistencies.

The surveys and the interview questions can be found in Annex 1 and 2. Beside other methods of research, interviews were chosen as they provide different and more in-depth perspectives of the issues. The main purpose of the interviews was to identify the opinions of the experts on the field on whether the Law on Labor Kosovo – Maternity Leave as well as the lack of ownership and access to credit market by women is a significant factor upon the gender gap participation rate among private and public sector in Kosovo, and if so how do they affect it. Furthermore, the researcher was interested to see what could be other potential factors that do have an impact on gender gap participation rate among private and public sector in Kosovo.

All interviewees were provided with consent forms, which gave summarized information on the project. The interviewees were asked to sign the form as a proof that they have a clear understanding of the project and are willing to participate in it. The interviews were recorded and the interviewees were informed that their confidentiality will be respected if they require so. The Consent Form can be found under Appendix 5.

3.3.1 Surveys

A large-scale survey was conducted with 72 women of different fields of workplace to gather information on their status of work, their working conditions, their challenges and opportunities, and their future preferences. Through these surveys, the researcher was trying to learn more about the main challenges that women face on their workplace. The questions were typically related to the Kosovo's Law on Labor as well as the access to credit markets and how challenging and related do these women find these two variables in relationship to their working position. The survey consisted close-ended questions, with the possibility of providing an open ended answer as well. There were both English and Albanian versions of the surveys distributed. The survey was delivered via email to 80 individuals, and there were in total 72 responses identified. The English version of the survey can be found under Appendix 1.

3.3.2 Interviews

Interviews were conducted with 3 individuals considered to have expertise on the field of study, particularly on the gender studies related to the labor market. Interviews were used to capture the perspectives of different actors focusing here on private and public working sector. The aim of these interviews was to assess whether the law and labor and access of women to credit markets influence the gender gap participation rate among public and private sector in Kosovo.

Interviews were a tool to back up the literature review findings and make up for the lack of sources in the field of gender in labor market in Kosovo. Even though all the interviewees were Kosovars, with Albanian as their native language, the interviews were conducted in English since the project is presented in English, and all of them were fluent in English language. The plan was to interview 5 individuals, however due to time constraints of both parties (the researcher and the interviewee) the other 2 interviews were not able to be realized. The complete form of interviews can be found under Appendix 3

The following are the names of the expert who were interviewed and allowed for their name to be used in the project:

Edi Gusia- Senior Cooperation Officer at the Agency on Gender Equality- *Office of the Prime Minister*

Leonora Selmani- Senior Legislation Officer at the Agency on Gender Equality- *Office of the Prime Minister*

Arian Ternava- Credit Risk Manager, *Turkish Economy Bank (TEB) Kosovo*

3.3.3 Participant Selection

The research of the project focuses on two groups of actors involved on the field of the topic being searched on. The first ones are the working women, either women working on the public or private sector. These women are divided into 4 groups of different ages, ranging from 20 to 60 years old. The second group involves those individuals working on private companies as employers, representatives of institutions or non-governmental organizations that work on the field of gender studies.

The above presented groups are differentiated based on their methods of being researched. The group being surveyed included working women of Kosovo. The group was divided based on their age. Women were chosen based on the following criteria:

- 72 women to be surveyed
 - 20-30 years old
 - 31-40 years old
 - 41-50 years old
 - 51-60 years old

The group being interviewed included 3 individuals whose work closely relates to the field of gender participation in the labor market, or at least they have any published paper recorded which relates to the field. On purpose, there were chosen individuals working for a governmental institution, for a private company and for a non- governmental organization.

Chapter 4

Main Findings of the Research

4.0 Results

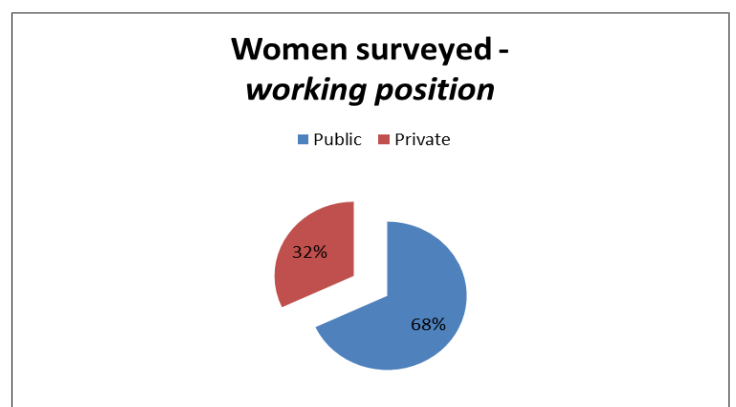
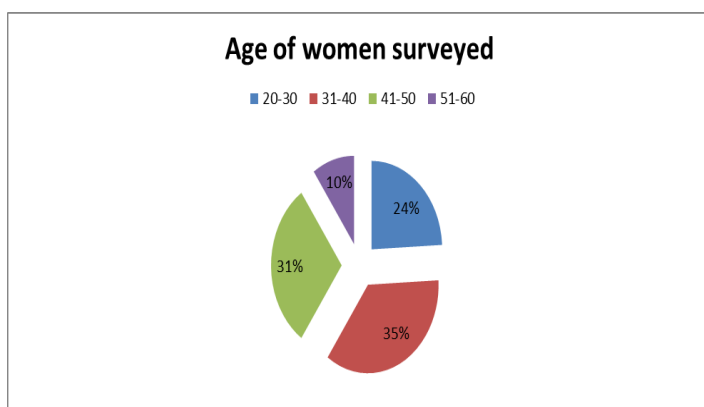
The aim of this chapter is to present results of the research conducted. The chapter would be divided into three sections, each one presenting different data. The first section will present the findings from the literature, surveys, and interviews focused on how the Law on Labor Kosovo affects the gender gap participation rate among private and public sector in Kosovo. The second section will present the findings from the literature, surveys, and interviews focused on how the lack of ownership and access to credit market by women affects the gender gap participation rate among private and public sector in Kosovo. Finally the third section would present the findings from the regression equation analysis realized via Minitab using the results from the survey.

4.1 General Results of the Survey

From 80 people surveyed, 72 of them responded on the survey. The data presented below are graphs reporting the answers to some of the survey question, which help in delivering a clearer idea on the general information and statuses of the people being surveyed.

Figure 4.1.1 Age of women surveyed

Figure 4.1.2 Women surveyed working position



The pie charts above (figure 4.1.1 and 4.1.2) show the demographics of the data. From a total of 72 women 35% of them were of age 31-40, 31% age of 41-50, 24% age of 20-30 and 10% age of

51-60. From this total number of 72 women, 68% of these women work on the public sector, while 31 % of them on the private sector (Refer to Appendix 1 for the entire data sheet).

Figure 4.1.3 Number of married women

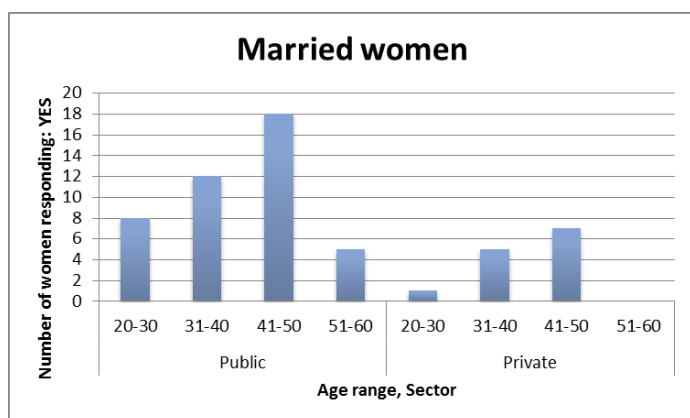
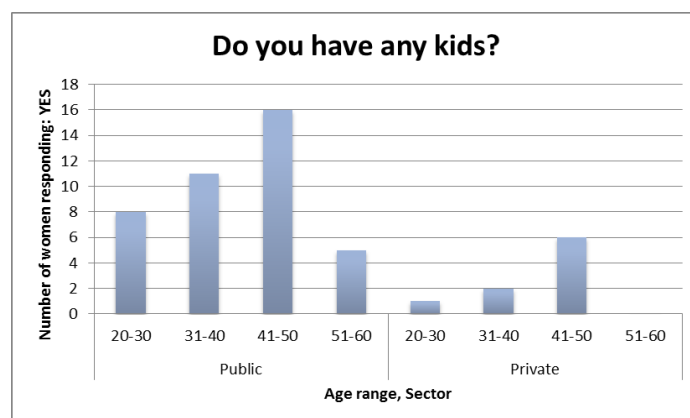


Figure 4.1.4 Number of women that have kids



The bar charts above represent the total number of women currently married and if they have any kids. Figure 4.1.3 shows that from the sample of 72, most of the married women fall under the age of 41-50 and hold a public working position. In total 73% of 72 women are currently married while 27% are not. Figure 4.1.4 shows that from the sample of 72, most of the women who have kids fall under the age of 41-50 and hold a public working position. In total 84% of the married women do have kids, while there is no woman who is not married but has kids (Refer to Appendix 1 for raw number data).

Figure: 4.1.5: Bar Combination Chart on Age, Material Status and Kids

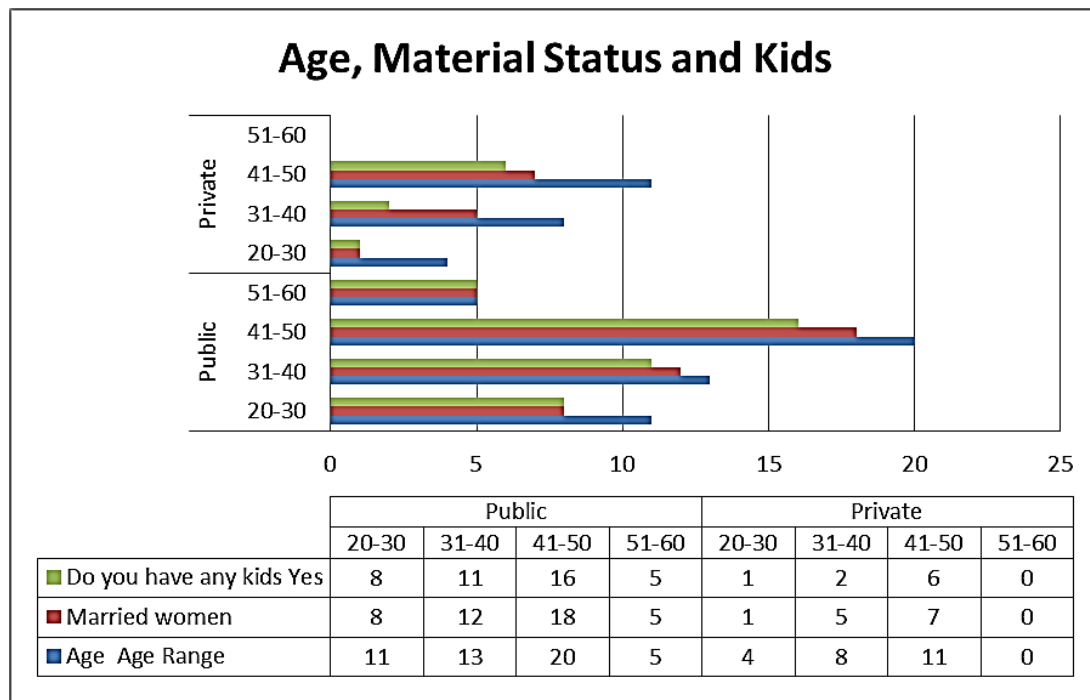


Figure 4.1.5 shows a combination for comparison on the age of the women surveyed, their marital status, and if they have kids. The data are scattered within their working position and the 4 levels of age range. Surveys of 72 women show that the highest numbers of women currently are holding a public working position, from which the peak number of women fall under age 41-50. While the number from the private working positions is evidently smaller, the peak working women in this sector again falls under the age of 41-50. It is interesting to recognize that while on the public sector we have 5 women currently working, there are no women surveyed which fall under the age of 51-60 and currently work on the private sector.

This figure also shows that from both sectors the number of women being married is high; however, it is evident that the number of married women is higher in the public sector (43 women are married out of 49) rather than private one (13 are married out of 23). Finally, a higher number of women working on the public sector have children, rather than those on the private one. It appears that out of 8 women, age of 20-30, who are married and work in the public sector, all of them have children. On the other hand only 4 women, age of 20-30 work on the private

sector, 1 of them is married and has children. The decreasing same trend in applies to other age ranks in terms of comparing public and private sector. Meanwhile, data indicate that the higher the age range the more women declare that they have children, being here age 51-60 of public sector where all women have children.

4.2 Results from the Law on Labor Survey Questions

From 80 people surveyed, 72 of them responded on survey including the entire questions related to the law on labor. Data from the surveys are presented on graphs (either pie or bar charts) reporting the answers to the all survey question related to the law on labor.

Figure 4.2.1 Maternity Leave in Relation to the working position and age

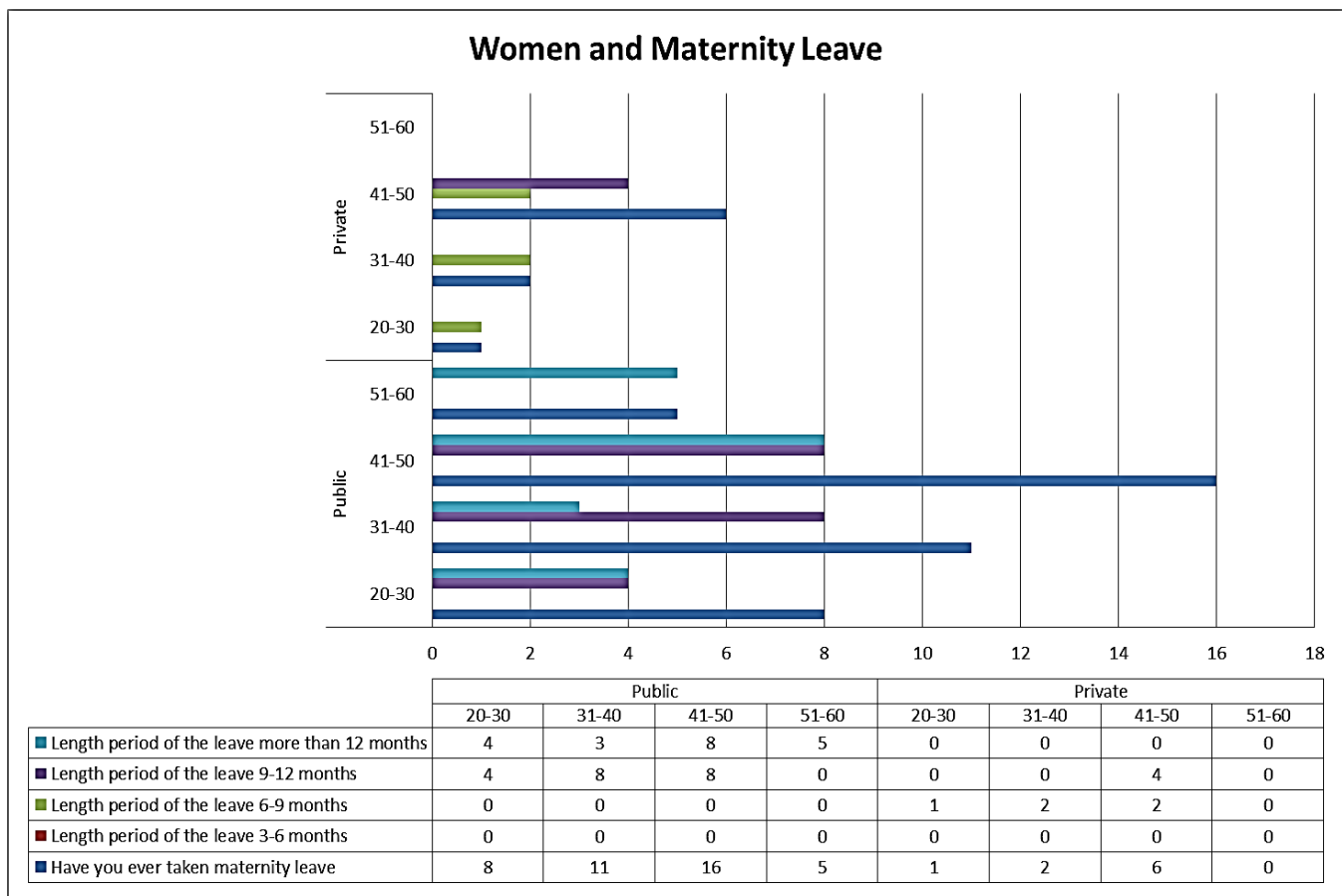


Figure 4.3.1 shows the number of women from the public and private sector who at least once have taken maternity leave. The graph also shows the length of the leave women have chosen both from the private and public sector. In general, it can be observed from the graph that more women in the public sector have taken maternity leave rather than those in the private one. Also it can be seen that the length of the leave was higher for women on the public sector rather than private. From the total number of 49, 40 women working on the public sector have used at least once the maternity leave. From a total number of 23, only 9 women working in the private sector have used at least once the maternity leave. The results of the surveys also showed that while some women on the private sector would prefer to have a longer leave, they were set conditions by their employee to return to their work within a 6 months period, otherwise they will not be offered their job position again, or they would be completely fired.

Figure 4.2.2 Tells if women were paid according to the law on labor while on leave

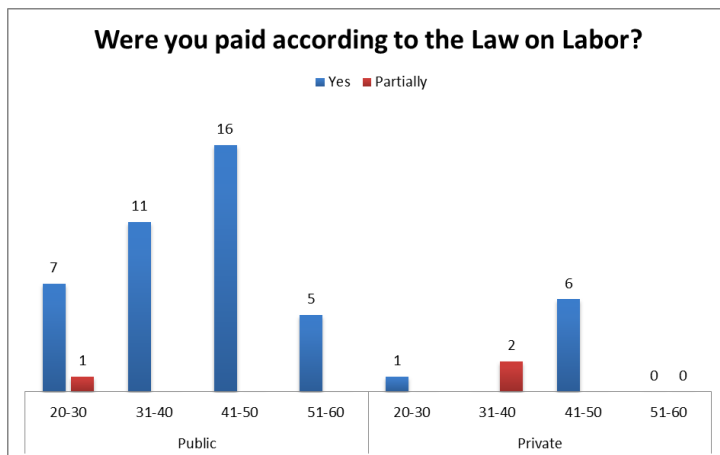


Figure 4.2.3 Tells if women occurred any conditionality from the employer apart from what the law indicates, while on maternity leave

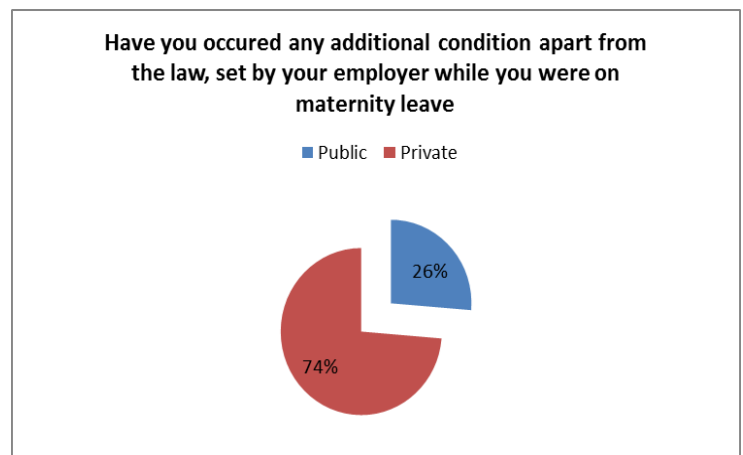


Figure 4.2.2 shows if women were paid according to the law while they were on maternity leave or not. The graph shows that most of the women were paid according to the regulations made by the law. There was one case where once of the respondents, age of 20-30, from the public sector was paid partially. Even though asked on the survey, the respondent did not answer on the

reasons she was not paid, neither had she described her case. When it comes to the private sector, not only that the number of women using the maternity leave is low, but they are also not paid according to the law. From a total of 9 respondent who took the leave, 2 of them were paid partially, which signifies a large proportion compared to the public sector. Two respondents claimed that their employer could not cover their entire costs of the leave, so they paid some months less than it is regulated by law. It could also be observed from the data that these two women took a maternity leave of 9-12 months, which does not happen very often in the private sector.

Figure 4.2.3 shows if women were set any condition by their employer apart from the law, while they were on maternity leave. From total number of respondents working on public sector who took the leave, only 26% reported that they were set some conditions. Conditions included cases where there was pressure not to take the leave for more than 12 months. Also women reported that there were some conditions where they were told that they might come back to the institution but probably not work in the same position but at one with a lower grade coefficient. However, the number is even higher when it comes to the private sector. 76% of the entire respondents claimed that at least once they were set some kind of condition by the employer when it comes to using the maternity leave. Reasons included high costs that companies face, and as such are not able to generate enough revenues since they have to pay someone who is not doing their job. They also offer half payment of what the law regulates. Also there are cases where companies say that is very difficult to wait for someone 9-12 months or 12 months and more to come back to their work, so in general they prefer a leave of maximum 6-9 months.

Figure 4.2.4 Familiarity of the surveyed women with the Law on Labor (how much do they feel familiar with the law)

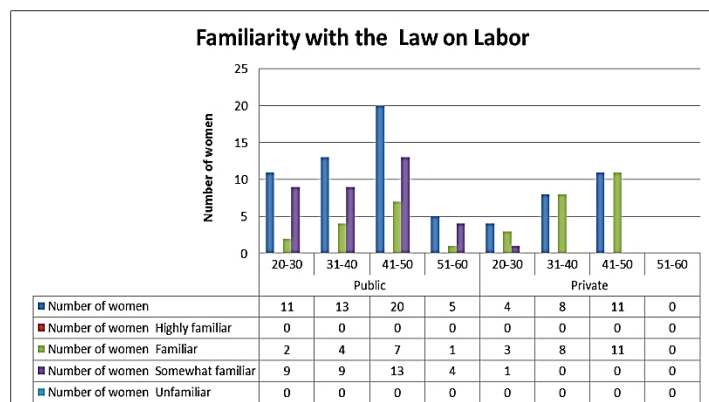


Figure 4.2.5 Number of women responding that they would prefer to share their maternity leave with their husband

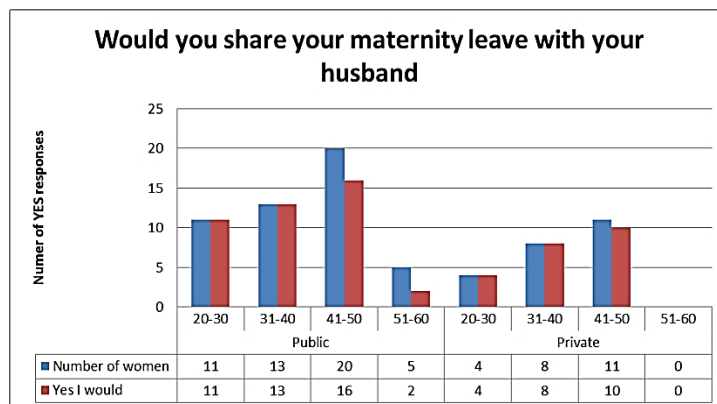


Figure 4.2.4 shows how familiar are working women with the current Law on Labor of Kosovo. The rationale behind asking this question comes from the interview with Ms. Selmani, according to whom “in general not all the women know their rights that the law guarantees them. They only hear that companies do not usually pay so they completely avoid applying for a job in private companies.” This is further in line with the data presented on the graph. Interestingly, almost all of the women (except 1) who work on the private sector consider themselves that they are familiar with the law on labor. However this is not the case with the women working on the public sector. Many of them claim that they are somewhat familiar with the law on labor, while some others claim that they are familiar too. It is important to recognize that no women claimed that is unfamiliar with the law on labor. However according to Ms. Selmani, these are women part of the labor force, but for women who are looking for a job, or others who are not working at all, there are many cases where they have very limited information about this law and their rights.

Figure 4.2.5 shows the total number of women currently working on the private versus public sector from a pool of 72 respondents. When asked if these women would like to share their maternity leave with their husband, most of them claim that they would like. From a total of 72 women, 8 of them responded that they would not like to share they leave. It can be noticed that these women either lie under the group of 41-50 or 51-60 age range. This is not to be surprised according to Mrs. Gusia, since these women reflect the overall belief and tradition of our overall

society. Ms. Gusia claims that in general older women tend to believe that they can take better care for their children rather than their husbands. This is also a stereotype in our community that taking care after kids is a women's duty, and man are usually to deal with other kind of job.

4.3 Results from the Ownership of Capital by Women- Survey Questions

Figure 4.3.1 Women, ownership of capital and its values

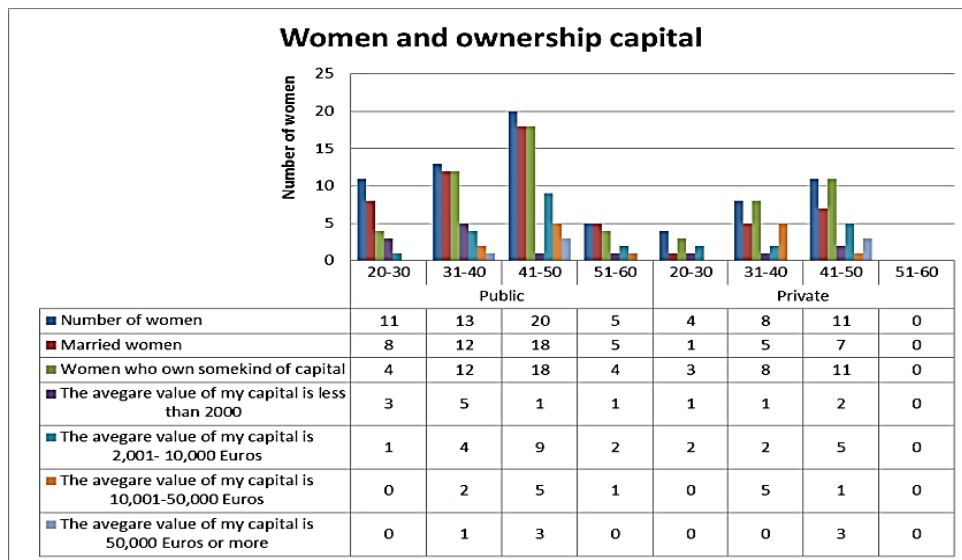


Figure 4.3.1 shows in general women average capital in relation to their marital status and their working position. It can be observed from the graph that women who work on the private sectors tend to have a higher value of capital than women who work on the public sector. There is a total number of 3 women out of 23 from the private sector with a capital of more than 50,000 Euros, while there are only 4 women out of 49 from the public sector with a capital of more than 50,000 Euros. The rationale being comparing the data with marriage is that due to traditions when women are married they either share their capital or do not have at all. According to Ms. Gusia it is important to make this comparison with the marriage, since women who are married usually do not even take their inheritance from their parents, which leaves them later on with a limited amount of capital.

Figure 4.3.2 Women and their access to credit markets

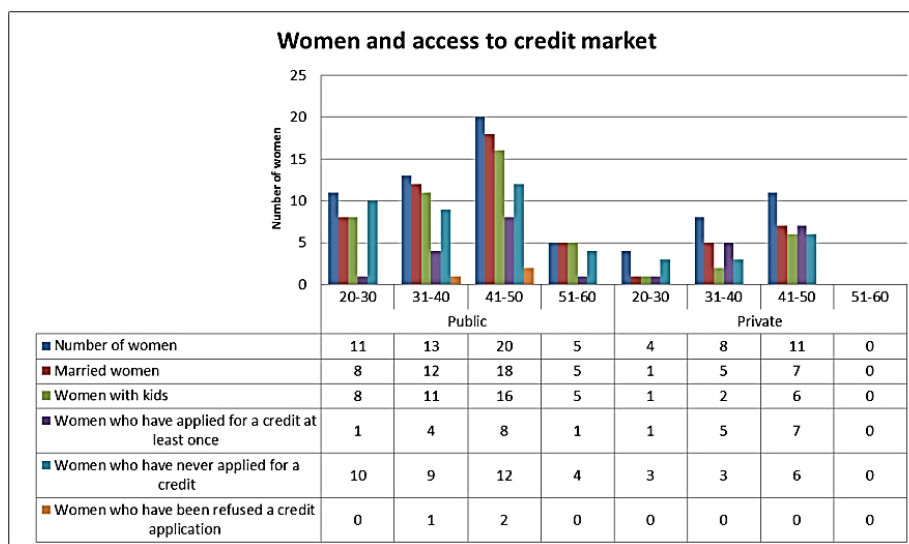


Figure 4.3.2 shows women and their access to credit market among the private and public sector. Here it is important to notice that from a total of 14 women from the public sector who have applied for credit, 3 of them have been refused the credit. While on the other side, from a total number of 13 women who have applied for credit from the private sector, none of them was refused the loan. Mr. Ternava from TEB Bank in Kosovo indicated that banks usually hesitate to give credits to women with a small value of collateral because this is not safe from the bank's perspective of investment, even though sometimes the bank knows that the women would return the money. In general, the reasons banks refuse women from the public sector are their small wages and their low value of capital, says Ternava.

Figure 4.3.4 Percentage of women initiating some sort of own business or making any kind of private investment

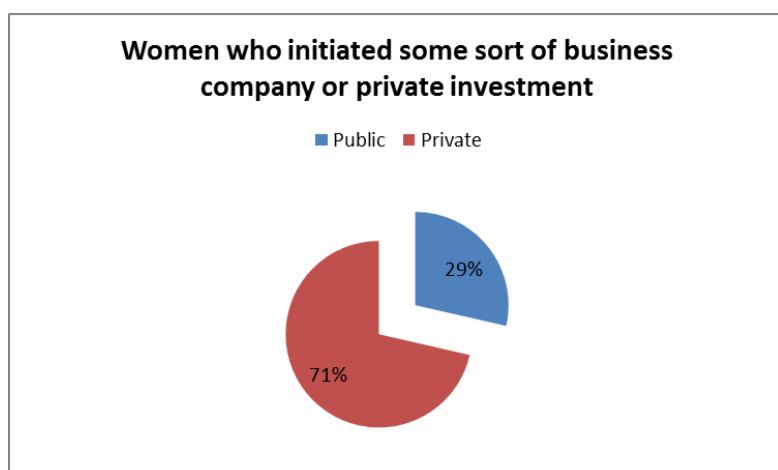


Figure 4.2.4 shows the percentage among the public and private sector of the women who invest for themselves or some sort of business. From the pool of 72 women, 71% working on the private sector have at least

once made some kind of investment or has some sort of own business. In comparison, from the total number of women working on the public sector, only 29% of them make some kind of investment or initiated some sort of business. While interviewing Mr. Ternava, he indicated that even the women who do work on some private investments, or open some sort of private businesses, these businesses are usually very low in profit. Women do not even apply for credits but they take some money from their family members and return them back. According to Ternava, when it comes to businesses women usually invest in beauty salons, food vending and sewing which in general are not beneficial and stable businesses. As such even banks sometimes find it difficult to give such loans to women for these kinds of purposes.

Figure 4.3.5 Percentage of women initiating some sort of own business or making any kind of private investment

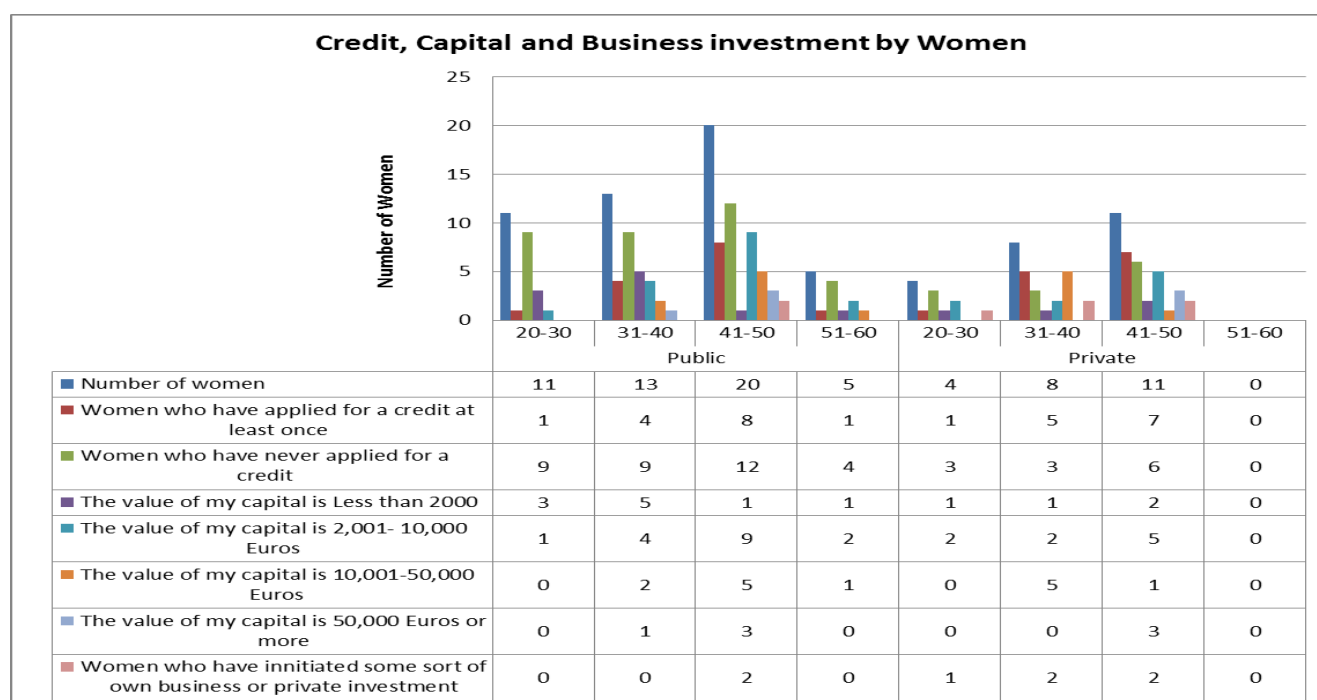


Figure 4.3.5 is a graph which serves for comparing the number of women who have applied for credit, with the value of their capital and the investment that they made, among the private and public sector. It can be observed that in general, in proportion to the total number of women, the number of women who have applied more for credit(loan) come from the private sector (when bars are more equal to one another indicates a positive sign of credit taking for women). Also it

can be notices that women with a higher value of capital tend to apply for loans more than those with a lower ones, this being the case either in private or public sector. However, when it comes to business investment or any sort of private investment we see that from a total of 49 women working in the public sector, even though 14 have applied for a credit, only 2 of them made the investment privately or within some business. However, this is not the same with the private sector. From 23 women, 13 of them have applied for a credit (similar number to those on public sector), however here we have 4 of them who state that they have contributed their money to some sort of private investment or business activity. While discussing the issue with Mrs. Gusia, she stated that it is important to acknowledge that women who do work on the public sector usually take them with the purpose to invest in things such as house for family, school tuition for their children or any other need rather than just of their own. Mr. Ternava also indicated that it is easier to support women who work on the private sector, since their age is also younger (thus having the time to return back the loan), but also their salaries are much bigger, and in general they are able to provide a higher collateral than women working on the public sector.

4.4 Results from Minitab Regression Analysis

This aim of this section is to present a regression analysis to determine how variables of law on labor and ownership capital affect the women's working position. The statistical tool used to run this test is Minitab

The **regression analysis** is a statistical process used for estimating the relationships among variables. The focus of this analysis is on the relationship between a dependent variable and one or more independent variables. The aim of this regression testing is to see how the independent variables (such as age, motherhood, capital value etc.) affect the dependent variable (working position).

In order to run the regression analysis, all the data gathered have been coded so that the Minitab could read the data. Refer to Appendix 4 for data coding.

The rationale behind choosing the certain variables relays on the literature review as well as inputs from the interviews. Most of the published papers state that working position is closely related to age, income, children and maternity leave as well as capital and private investments.

4.4.1 Regression Analysis on Minitab

Regression Analysis: Position versus Age, Married, ...

* Married is (essentially) constant
* Married has been removed from the equation.

* Kids is (essentially) constant
* Kids has been removed from the equation.

* Maternity is (essentially) constant
* Maternity has been removed from the equation.

The regression equation is

Position = 0.787 - 0.0313 Age + 0.126 Maternity length
- 0.324 Credit application - 0.0525 Capital value - 0.118 Investment

Predictor	Coef	SE Coef	T	P
Constant	0.7865	0.2580	3.05	0.005
Age	-0.03135	0.05143	-0.61	0.546
Maternity length	0.12609	0.05059	2.49	0.018
Credit application	-0.3241	0.1218	-2.66	0.012
Capital value	-0.05247	0.06540	-0.80	0.019
Investment	-0.1181	0.1213	-0.97	0.068

S = 0.268739 R-Sq = 54.3% R-Sq(adj) = 47.1%

Analysis of Variance

Source	DF	SS	MS	F	P
Regression	5	2.74157	0.54831	7.59	0.000
Residual Error	32	2.31106	0.07222		
Total	37	5.05263			

Source	DF	Seq SS
Age	1	0.28433
Maternity length	1	1.53387
Credit application	1	0.65408
Capital value	1	0.20080
Investment	1	0.06849

Unusual Observations

Obs	Age	Position	Fit	SE Fit	Residual	St Resid
40	3.00	0.0000	0.7216	0.1097	-0.7216	-2.94R
45	1.00	1.0000	0.5338	0.1379	0.4662	2.02R
50	3.00	0.0000	0.6691	0.0881	-0.6691	-2.64R

R denotes an observation with a large standardized residual.

4.4.2 Interpretation of the Regression Analysis

Independent Variable	Coefficient	Calculated P-value	Interpretation
Age	- 0.0313	0.546	C.P, on average, the higher the age of the women the chance for her to work in the public sector decreases by 0.0313.P-value is 0.546 which is higher than our critical alpha level (0.05), meaning that we do have sufficient evidence to reject the null hypothesis, thus this variable is not statistically significant.
Maternity Length	+ 0.126	0.018	C.P, on average, the higher the maternity leave of the women, the chance for her to work on the public sector increases by 0.126. P-value is 0.018 which is lower than our critical alpha level (0.05), meaning that we have sufficient evidence to reject the null hypothesis, thus this variable is statistically significant.
Credit Application	- 0.324	0.012	C.P, in average, if women took a credit her chances to work on a public position decreases by 0.324. P-value is 0.012 which is lower than our critical alpha level (0.05), meaning that we do have sufficient evidence to reject the null hypothesis, thus this variable is statistically significant.
Capital Value	- 0.0525	0.037	C.P, on average, if women own any sort of capital, the likelihood that she will be holding a public position decrease by 0.0525. P- value is 0.037 which is lower than our critical alpha level (0.05), meaning that we do have sufficient evidence to reject the null hypothesis, thus this variable is statistically significant.
Investment	-0.118	0.019	C.P, on average, if women made any kind of private investment or owns any sort of private business, the

likelihood that she will hold a public position decreases by 0.118. P-value is 0.0198 which is lower than our critical alpha level (0.05), meaning that we have sufficient evidence to reject the null hypothesis, thus this variable is statistically significant.

The aim of this sub-section is to interpret the regression analysis. Each variable will be interpreted separately and with its effect on the independent variable (working position). Finally there will be an overall interpretation on the capacity of the whole model to explain statistically the real situation of the problem.

Variables	Dependent	Independent
Working Position (Position)	X	
Age		X
Maternity Length (Leave)		X
Credit Application		X
Capital Value (in Euros)		X
Investment (if occurred or not)		X

The regression equation is:

$$\text{Position} = 0.787 - 0.0313 \text{ Age} + 0.126 \text{ Maternity length} \\ - 0.324 \text{ Credit application} - 0.0525 \text{ Capital value} - 0.118 \text{ Investment}$$

Table of Interpretation: Interpretation of each coefficient of independent variables and their statistical significance based on p-values regarding the dependent variable being the working position

$$S = 0.268739 \quad R\text{-}Sq = 54.3\% \quad R\text{-}Sq(adj) = 47.1\%$$

The value of the R-Square is 54.3% meaning that 54.3% of the variation on the independent variable is explained by the variation on the independent variables. This means that Dependent Variables (Age, Maternity Length, Credit Application, Capital Value, Investment) are able to explain 54.3% on why women hold public versus private working positions.

Analysis of Variance

<i>Source</i>	<i>DF</i>	<i>SS</i>	<i>MS</i>	<i>F</i>	<i>P</i>
<i>Regression</i>	5	2.74157	0.54831	7.59	0.000
<i>Residual Error</i>	32	2.31106	0.07222		
<i>Total</i>	37	5.05263			

The P-value is smaller than our alpha level ($0.000 < 0.05$), meaning that our entire regression model of analysis is statistically significant.

H_a : The Law on Labor Kosovo – Maternity Leave is a significant factor in terms of affecting the gender gap participation rate among private and public sector in Kosovo.

H_0 : There is no relationship among the Law on Labor Kosovo – Maternity Leave and the gender gap participation rate among private and public sector in Kosovo.

H_a : The lack of ownership and access to credit market by women is a significant factor in terms of affecting the gender gap participation rate among private and public sector in Kosovo.

H_0 : There is no relationship among the lack of ownership and access to credit market and the gender gap participation rate among private and public sector in Kosovo.

The results above show that we have sufficient evidence to reject the initial null hypotheses which were built upon used variables. It means that the alternative hypotheses are true, and both the law on labor and the ownership capital do affect women's working positions.

Chapter 5

Discussion on the main findings of the research

5.0 Discussion

The main purpose of this chapter is to discuss the results gathered by the research done for this project. The aim is to make a qualitative connection of the data presented on the previous chapters, and give a real practice meaning to them. Data gathered from surveys were classified into three sections, including here general data from the survey, results from the Law on Labor survey questions, as well as results from the ownership of capital by women- survey questions. Data were also gathered from interviews and document analysis.

This chapter will discuss each section separately in relation to the women labor participation in public and private sector, and finally will make a connection of the entire model of analysis to the general topic.

5.1 Discussion on the general data from surveys, interviews and document analysis

The current economy of Kosovo has evident gender gap participation rates, being way higher for man than women. With an approximate employment rate of 10.7% for women, Kosovo ranks the lowest in Europe, where women tend to work much more in the public sector (such as health and education) rather than men who work in the private one (such as construction or energy). The results from the survey also support and are representative of the situation of Kosovo, where we see that from a number of 72 respondents, only 31% work in the private sector, while the other 69% work in the public one. The significance of this gap lies on the relevance it has with regard to the earnings among these sectors, where on average women end up earning way less money in comparison to man. This not only leads to a country's decrease on its overall welfare, but also might be a cause for family dependence problems, family planning and many others.

From the data presented on chapter 4 (Figure 4.1.5), it can be recognized that most of the women surveyed are married. However, is interesting to notice the fact that the number of married women falls way higher under the public sector rather than the private sector. As discussed with the interviewee Leonora Selmani, this might be explained by two factors. First, the private

companies themselves are the ones who do not prefer to hire married women, due to their family obligations and their chances of pregnancies which oblige the company to hire another worker. This can easily be recognized, starting with the fact that in many cases during job interviews women are asked if they are married or not. The second factor is the women themselves, who refuse to work for a private company due to the fact that they are usually faced with long working hours, short holiday leaves, restriction on their period of maternity leave and many others.

Chapter 4 (Figure 4.1.5) also showed that the older the women the higher the number of them who respond that they have at least one child. In addition, it can be noticed from the data statistics and from the regression analysis that the more children the women have the higher are their chances to work on the public sector. The private sector often criticized the law on labor-maternity leave to have contributed to this discrimination. However, representatives of the institutions interviewed, Ms. Gusia and Selmani often state that it is not the law who is discriminating against women. In fact, the law only protects them and gives them every right to their work and welfare; yet, it is the private sector itself which should be more responsible on the welfare of the Kosovo' citizens, and mechanisms should be implemented so that there is control over the market if the law is being applied.

The two following sub-chapters will be discussing in more details the results from the Law on Labor survey questions, as well as results from the ownership of capital by women- survey questions in accordance with other findings from the interviews and document analysis.

5.2 Discussion on Kosovo's Law on Labor research results

The Labor Law of Kosovo guarantees every woman the right to work. This law guarantees the right to maternity leave, offering women a combination of 6+3+3 months of maternity leave. Every employer, either being that of a public or private enterprise, has a legal obligation to pay for the first six months (70% of the employee's basic salary), while the government is obliged to cover three months (50% of the employee's basic salary) , and the other three months can be

used without pay (Law) However, the private sector often criticized the law on labor- maternity leave to have contributed to this discrimination, where usually employers use short term contracts to avoid potential obligations in case of maternity leave (Färnsveden et al., 2014). According to Ms. Selmani, the law is currently being amended, where there is discussion going on in shortening it. However, beside the positive consequences that this might have, there might be other consequences such as further discrimination towards women, due to the fact that currently kindergartens in Kosovo accept only children above 1 year old. As a result, careful decision and policies should be practiced so that the situation is stabilized. Furthermore, the law discriminates against man, due to the fact that they do not cherish their right for paternity leave. In fact, the law guarantees only two working days leave for fathers, and usage of the mothers leave in case she dies.

Figure 4.3.1 shows the length of the leave women have chosen both from the private and public sector. In general, it can be observed from the graph that the length of the leave was higher for women on the public sector rather than private. The results of the surveys also showed that while some women on the private sector would prefer to have a longer leave, they were set conditions by their employee to return to their work within a 6 months period, otherwise they will not be offered their job position again, or they would be completely fired. According to Zeka and Hapciu, when working women on the private sector take the maternity leave, not only it costs the company to pay for that leave, but it also costs in terms of hiring another worker, paying him/her the regular salary, and several additional costs (2012). As a result, for a private company working on a market for profit, there is no reasonable investment to bare such costs.

When companies face such increasing costs, other consequences occur. From the results of the survey it can be observed that in many cases companies agree with the worker to not pay them completely according to the law, arguing that these are high costs for them and that they cannot afford it. In reality, these women agree to these conditions, mainly because they are scared that they will not be able to find another job, and as a result accept the conditions. Also there were other recorded responses which suggested that there was pressure from employers to take a shorter leave, as well as cases where women would be able to come back to work after their leave, but are not guaranteed the same working positions.

Furthermore, when asked on the survey if women would prefer to share their maternity leave with their husbands, most of the respondents stated that they would like to share their maternity leave with their husbands, only 8 out of 72 said that they would not. This is not to be surprised, since these women reflect the overall belief and tradition of our overall society. Ms. Gusia claims that in general older women tend to believe that they can take better care for their children rather than their husbands. This is also a stereotype in our community that taking care after kids is a women's duty, and men are usually to deal with other kind of job.

In general, the data collected suggest that there are major problems when it comes to women representation among public and private sector, several of them related to the Law on Labor-Maternity Leave. The problem is not that the law directly discriminates women; yet, it creates incentives for companies to either discriminate based on gender while hiring or in working position, or for women to prefer to work on public sector over the private one, seeing the first one as more stable and secure. Beside the problems presented above, in Kosovo the informal sector likely comprises approximately 10% of the economy, and the majority of those involved are likely women (Färnsveden et al., 2014). Researchers mention that Maternity leave under the new Labor Law may contribute to women's over-representation in informal work. All these factors leave further room for further discussion and research, which would enable the institutions and companies to find the hidden causes of the problem and create potential solutions for it. The underrepresentation of women among sectors, would not only act as a human right issue, but a gender-balanced workplace benefits at all many levels.

5.3. Discussion on the Ownership of Capital by Women research results

Various sources suggest that women in Kosovo highly lack capital ownership, and are very much discriminated when it comes to property inheritance. As data from chapter 4 (4.2) suggest, there is a variation in the sources which suggest that women own 5-11% of businesses in Kosovo. This wide range exists due to the fact that according to Ms. Gusia, there are several businessmen who register their businesses in the name of their wife, for personal and profitable purposes. In addition, data collected from document reviews suggest that 99.9% of these businesses, have an average number of employees of 3.07, which is comparison to businesses owned by men are on

average 5.27 (Färnsveden et al., 2014). In addition, although the law on family is very well regulated as Ms. Selmani states, and guarantees equal inheritance to all children, women's property ownership in Kosovo is only 8%. This situation leads to severe consequences, where women are limited in access to credit markets as men because they lack in providing collateral, have poor credit histories, and lack rich networking. While men own 92% of the entire collateral, this results in a total of 3% of commercial bank loans going to women (Färnsveden, et.al. 2014). Furthermore, as published documents and surveys conducted suggest, currently women have the highest number of rejected loans.

This plays a key challenge for women to be integrated in the entrepreneurial and business environment. The results from the survey (Figure 4.3.5) showed that the women with higher capital are those working on the private sector, and those are the ones who tend to apply more for loans. Yet, it could be noticed that from 72 women only 6 (2 from public and 4 from private market) of them made some sort of investment privately or within some business. Not only the business run by women is low in Kosovo, but it is usually a low- profit, micro- enterprise one, or service one.

It is reported that in Kosovo, many women sell products like peppers, processed foods, or artisanal products, as an example being women from a small village called Krusha e Madhe. At the same time, there are also services provided such are babysitting, beauty salons, hairdressing and similar others. According to Ternava, all these businesses are not considered very stable and profitable ones. As a result, all these conditions lead to a disfavor position of women in the overall economy of Kosovo.

According to the Färnsveden et al., “no employment plan exists in Ministry of Labor and Social Welfare and the Ministry struggles to implement its mandate as Ministry of Finance does not approve its requested budget” (p.18). Meanwhile, according to Ms. Gusia, the Agency for Gender Equality under the Office of the prime minister created the strategy for “Women's Economic Empowerment for 2011-2013,” but it failed to be implemented since no budget was allocated for that purpose. This entire situation and position of the institutions suggest that there is lack of interest and initiatives from this part to involve themselves in terms of integrating women in the private sector of Kosovo. Furthermore, it is widely known that the situation is even worse when it comes to women belonging to minority ethnic groups.

Another important point to be discussed is the profilization and specialization of women for different jobs. It is highly significant to increase the awareness among women, on which work profiles are more beneficial and required currently by the market. Gusia and Selmani indicated that this would open the doors for many women toward to private sector.

Finally, as discussed with the interviewees and literature review, the lack of capital and investment is not only a problem on the welfare of women and families, but also a key challenge for them to integrate themselves in the entrepreneurial and business environment. There are several challenges which business women face, including here the lack finance access, inadequate tax regulations, poor banking practices and high interest rates, discrimination and deprived investment and business climate in Kosovo. Yet, it is to be acknowledged that it is not only the economy and institutions playing a role on the situation. It is a known fact for many Kosovars that religious influences as well as values and traditions practices of our country encourage women to take more housewife roles rather than labor market ones.

Chapter 6

Analysis and Finding's Main Challenges

6.0 Main Challenges

The aim of this chapter is to further critique and analyze the findings and present several challenges among them. Also differences on the interviewee responses and survey results would be presented. In addition, it will present the limitations of the study and future potential research.

6.1 Analysis on the impact of the law on labor in gender participation gap among sectors

Most of the women who are part of the workforce are currently working on the public sector of Kosovo. Furthermore, it is important to mention that a minor number of them have executive positions on their working places. According to the law, all decision-making positions should account for at least 40% women; however, this is evidently not practiced in reality where we have around 13% of them in these positions.

Women in general prefer the public sector, since it offers a more long term stability, in which case stability stands for longer contracts, guarantee on maternity leave, sick leave and many other benefits. While on the other hand the private sector does not leave the chance for the women even to choose, since from the beginning of opening the job for application, there are certain age conditions set by the company itself, which reflect an age in which women are not prone to start their family planning.

The government representative Edi Gusia, says that there is no statistical data or evidence which suggest that after the law on labor is approved the number of women in the private sector started to decrease. This is only a speculation that is going on in Kosovo. In most instances, according to Gusia, women in the private sector choose to work go back to work after 6 months of maternity leave, since the other months are not paid, so it's not convenient for them not to work due to the financial situation that families face today in Kosovo.

To further extend the suspicion that the law is contributing to increase in natality, that is not true according to Gusia, since the average births per mother are 2, which means that we are only replicating ourselves and not contributing to an increase in population number.

The representatives of the Agency for Gender Equality, Gusia and Selmani state that there is no discrimination that the law does to women; in fact it does the opposite by protecting them. Yet, the reason which might be relevant is that in most instances women themselves choose not to work on the private sector due to long working shifts, short holiday leaves and other time frame limitations, which leave less time for these women to dedicate themselves to their families.

Furthermore, it is the informal economy which is mostly harming women, where there are instances that women work without contracts or even below minimum wages which is not in accordance with the law. According to Selmani, the problem is not with the big businesses, but with the small ones. These businesses usually do not even register their workers, but hire them only from three months, and they decide to take someone else, which completely discriminates women. So in a nutshell it is not the law which discriminates women, it is just that the companies might not comply with the law. At the end of the day, as the public sector is obliged and responsible to take care of the overall welfare of women and the entire workforce, the same applies to the public sector.

It is evident that the findings from the questioners do not comply with many statements that both representatives from the Agency for Gender Equality reveal. While graphs and statistical analysis show that the law is having a negative effect on the gender gap participation among public and private sector, interviewees tend to support the law and the rights it guarantees to working women. De facto, there is huge lack of evidence and available statistics which analyze the issue; however it can be noticed that there are gaps when it comes to the perspectives of the policymakers, those of the private businesses and the position of women themselves in this case. A better accordance among these three parties would result in better solutions for the current situation.

6.2 Analysis on the impact of the lack of capital owned by women in gender participation gap among sectors

The Kosovo Constitution, and in Inheritance and Family laws guarantee equality for men and women towards their inherited property. Findings suggested that the law even regulates the property in such a way that even if the property is registered in the name of one spouse, it belongs to both of them (if the property is created after their marriage). However, as statistics report only 15 % of the property is registered in the name of women, 3% of in which are women are part-owners (share their property with their husband). According to the Färnsveden et al., “in 2011, NGO Norma reported that out of 4,994 cases monitored in courts in five Kosovo regions, in only 487 cases (9.75%) did women and men receive equal inheritances. Women sometimes forfeit their inheritance to maintain their brothers’ or family’s protection” (2014).

It can be observed that the problem does not reflect legal issues, rather cultural and traditional ones. In historical context, the *Code of Lekë Dukagjini* determined the choices of Kosovar families, acting as a customary law thought entire Albanian region. According to this law, women do not cherish the right to inheritance, as only the sons are recognized as heirs; for which same rule applied to women spouse. In addition, leaving the culture aside, there is also an economic and financial reason why people neglect the importance of registering their inherited property. For every registration there is a certain tax and service fee required to be paid, and as a result only when people are in need for urgent actions they decide to follow the required procedures. As a result, even when people are aware of their own rights, they try to avoid legalizing their property. Beside this, the current situation is a historical consequence of the after-war situation of our country, as well as the well function of the legal mechanisms of it.

The problem of property inheritance and lack of capital among women is very much related to their access to credit markets and applications for loans in Kosovo’s commercial banks. As the statistics earlier showed, women are the most marginalized group in this context, including here the lowest number of application for loans, with the highest number of rejections on them. However, according to the bank and AGE representatives, commercial banks do not marginalize when it comes to women loan lending. In fact all applicants for loans are evaluated based on their reasons for application, their collateral history and current situation, the job position and

many other factors. In any way or form, no applicant is evaluated based on gender, ethnicity, religion and other society groups.

So why does Kosovo, have a situation where only 3% of commercial bank loans go to women? The cause of the problem in this case is highly more important than the correlation of factors. As Mr. Ternava mentioned, the problem that women face today is not the fact that banks do not give loans to them; yet, it is their current socio-economic status which indirectly influences banks to reject their applications. When applying for certain business or investment, traditionally women are not recognized as successful in the business world, which makes banks doubt their lending; when they work on a private company and their capital is higher, the chances are better, yet there is the risk that these job positions are not stable and secure, thus the lending again becomes risky. Consequently, all these conditions of women on the labor market, in a way or another influence their credit market activity and limit their access to loans.

Nevertheless, it is not only the responsibility of the government, but also of the banks to create mechanisms which would encourage women's access to credit market, develop the business environment and provide better economic resources for Kosovo's society. This would not only benefit the society as a whole, but a better developed business climate would benefit commercial banks of Kosovo in long terms as well. Today, the Central Bank of Kosovo is responsible to supervise all commercial banks in Kosovo. In addition it supervises other interest groups which set policies for governing the entire banking sector of Kosovo. As this bank reports, when it comes to policy making "Gender is not discussed at all" (as cited in Färnsveden et al., 2014, p. 8).

6.3 Limitations & Further Research

6.3.1 Limitations

The project findings include some limitations which are important to be acknowledged.

First, the project includes both data gathered from surveys, interviews and documents published analysis. Due to the variability among the data, their reliance varies as well. While data gathered from surveys and documents are more objective, the data gathered through interviews represent

personal values and beliefs of individuals' interviewed. Furthermore, during the interviews, the interviewees often stated that certain statements of them do not represent those of the institutions they represent, but rather are personal opinions resulting from their own experience.

Second, the project does not include any interview with any women working directly on the private sector. This limits the project in such a way that there might be simplified conclusions derived occurring as a result of limited number of interviews among working women.

Finally, the data collected from the surveys have their own limitations as well. With an increase on the sample size of the survey, the results would be more accurate and closer to the reality of the current situation in Kosovo regarding the topic. In addition, most of the females surveyed either live or work in Prishtine municipality, and belong to similar background and ethnicity. As a result, a larger sample with added diversity would have advanced the results of the study.

6.3.2 Further Research

The insightful interviews, results from surveys as well as all the limitations of the study led to many questions, which could serve as a material of evidence for further research.

First, it is important to have a more detailed research, where the sample size would be higher, and the questioners would be more detailed and addressed to specific groups of people. In addition it is important to diversify the individuals interviewed including here those of different ethnic groups, different municipalities and so others.

Second, it is important to diversify the methods of the research. Upon the time and financial constraints, only the methodologies presented were chosen. However, conducting focused groups of representatives to talk on certain related topics may provide a great depth of information to the study. The groups might be different in different sessions, and different topics might be discussed. This would allow for the researcher to have different closer perspectives, and develop particular recommendations based on the inputs provided.

Third, it is highly significant to continue the research on other factors that influence the gender participation gap among public and private sector of Kosovo. Furthermore, it is important to not

only to look for correlation among factors and working position, but also do a cause and affect analysis, as this would better help in understanding the problem and finding appropriate solutions.

Finally, it is further important to continue the research on specific issues among each labor sector as well. As the interviews provided there are issues including women working position, lack of managerial and executive power, and payment gap.

Chapter 7

Conclusion and Recommendations

7.0 Conclusion and Recommendations

This chapter will be presenting a general conclusion of the entire project, and give recommendations to improve the current situation related to the topic.

7.1 Conclusion

This project addressed the problem of gender equality in Kosovo's labor market, in terms of analyzing the differences of women labor participation gap among public and private sector. The study focused on the factors that influence women to choose working on the public over private sector. The first factor analyzed was the Law No.03/ L-212 on Labor (2011), while the second was the lack of ownership in capital by women and their limited access to credit market.

The aim of this study was to better understand the situation of Kosovo's labor market in terms of gender equality. The first objective of this study was to identify whether the Law No.03/ L-212 on Labor (2011) restrict the ability of the women to participate in certain areas of Kosovo's labor market. The second objective was to identify whether the lack of capital and limited access to credit markets by women restrict the ability of the women to participate in certain areas of Kosovo's labor market.

To realize the study, primary and secondary research methods were used. Primary research included in-depth interviews and surveys, while secondary research consisted of analysis and review of the existing literature and studies. This approach of involving different methods of data collection was chosen by the researcher in order to avoid potential bias and gap on the perspectives presented.

The main findings suggest that there are various issues with the current law on labor in place, issues which make it difficult to perform Kosovo's businesses and private companies, but also influence women to make certain decisions in terms of their working place. From interviews it can be distinguished that representatives of the institutions do not agree that the law is

discriminating women, however results show that this law is indirectly affecting certain choices of companies which do not favor the position of women in labor market. With regard to the lack of ownership, that evidently affects their capacity to credit market, harming widely their position on the investment and business environment. Issues include: lack of knowledge about inheritance law, traditional believes and values, lack of financial support, deprive tax system and many others.

These findings support the hypotheses of the project, and indicate that in a way or other both the law on labor as well as the lack of capital do affect the gender gap participation among public and private sector in Kosovo.

7.2 Recommendations

The aim of this chapter is to provide some recommendations which would serve as a guide on certain actions that need to be taken in order to improve the situation of working women in the labor sector of Kosovo, in terms of the gender participation gap among public and private sector of it.

- **If the law on labor is amended, and the maternity leave is shortened, different pillars of economic stimulation should be considered, including the creation of more childcare institutions, and introducing paternity leave to support women's position in the labor market**

The state should be careful with the amendment of the law when it comes to maternity leave. If we consider that the law is harming the business sector, than it is reasonable to modify it within the walls of change which do not harm or dis-privilege the women in any way or form. By shortening the maternity leave to less than one year, while the childcare institutions accept only kids of above one year old, would only disadvantage women in these cases. Creating better childcare institutions which are in accordance with the law on labor would only encourage the participation of women in today's Kosovo labor market. In addition, introducing the paternity

leave would give couples the chance to share their responsibilities, and make man and women more equal on the eyes of both the public and private sectors.

- **Improve and implement legal enforcement and compliance mechanisms**

The responsibility of the law and policy makers should not end with the publication of the new rule. In a new country such as Kosovo, the rapid increase in the volume and complexity of the law might be not well understood by the entire public and enterprises. As such there should be a focus on the compliance feasibility of the law especially by the private sector of small businesses and enterprises. The number of inspection bodies should be growing, so that we make sure that the law on labor is being complied among all sectors, and all cases of failure to comply with it should be reported. Systematic inspection would bring reliable data on the compliance with law, which would contribute to make more effective the enforcement of the law, and also act as a signal for policy makers to future necessary changes.

- **Development of new credit lines from commercial banks**

Development of credit lines based on gender participation stimulus would not only benefit the banks but the entire economy of the country. It is important to create new credit lines for women, which would help them in short terms to overcome the current problem of their lack to ownership capital, compliance with property rights, and lack of collateral. It is further important to educate the credit institutions on the importance of the businesses owned by women for the market of Kosovo, as well as for a general growing welfare of Kosovar society.

- **Encourage municipal level development programs, so that the market is familiar with the needs of women and also women are aware with the current market needs of their municipality.**

Studies done on the municipal level are crucial for addressing the employment needs of the local market. Based on these studies the creation of development programs would enable trainings

which are stimulated by these needs. This would contribute to an overall knowledge among employers as well, who will adjust their practices to the municipal context and comply with the municipality's rules and policies. Furthermore, the knowledge for job specialization would be encouraged. Women would be more educated in terms on what the business sector needs, and would not hesitate to approach it. Skilled local individuals are aware of the needs of their region, so local economic development plans can be built in all sectors in each municipality to support more balanced women participation among private and public sector.

- **Development of National Action Plans for Employment**

Considering Kosovo's unemployment rate in general, and especially among women, developing any sort of National Action Plan for Employment is more than necessary. This plan would contribute to coordinating arrangements which would advance equal opportunities for women inside the labor market, including here the addressing of gender discrimination, and expansion of women's compliance with property rights and access to credit markets. A successful implementation of such Plan would enable our country to meet the challenges women of our labor market face today. In addition, it would significantly contribute to the general objective of generating more jobs and thereby enabling better social inclusion.

- **Increasing the number of studies and research related to the topic of gender gap participation among private and public sector of Kosovo.**

At a country level, research should be supported so that we have available data on various aspects of labor discriminations against women, in order for us to increase the available evidence. It is important to further produce data and studies which try to explain the cause and effect of the gender gap participation rate among public and private sector of Kosovo.

- **Increasing campaign awareness related to the topic of gender gap participation among private and public sector of Kosovo.**

It is of a major importance to educate all the women and girls on their rights to work, their rights to their maternity leave, and to their property rights. Such campaigns would enable women to understand the importance of their participation in different sectors of the labor market, the long term benefits that they would cherish, and would create a stronger network of women who would be seeking toward their rights, and trying to decrease the gender gap among sectors. Raising awareness should move way above women's groups, it should be about educating the entire citizens and changing certain traditions and beliefs which discriminate based on gender—in Governments, private businesses and enterprises, non- governmental organizations, and in the general public.

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Appendixes

Appendix 1

Interview Questions

1. Are you currently employed on a private or public enterprise?
 - a. Private
 - b. Public
2. How old are you?
 - a. 20-30
 - b. 31-40
 - c. 41-50
 - d. 51-60
3. Are u married?
 - a. Yes
 - b. No
4. Do you have any kids? If yes how many?
 - a. Yes
 - b. No
 - c. If yes how many
5. Have you ever taken a maternity leave while working?
 - a. Yes
 - b. No
6. For how long did you use your maternity leave?
 - a. 3-6 months
 - b. 6-9 months
 - c. 9-12 months
 - d. more than 12 months
7. Have you been paid according to the law while you were in leave?
 - a. Yes
 - b. No
 - c. Partially
8. Have you ever applied for a credit?
 - a. Yes
 - b. No
9. If yes have you ever been refused?
 - a. Yes
 - b. No
10. Do you own any capital in your personal name?
 - a. Yes
 - b. No
11. On average, what is the value of your capital?
 - a. Less than 2000 Euros

- b. 2001- 10.000 Euros
 - c. 10.001-50.000
 - d. 50.001 or more
12. While on a job interview, have you ever been asked on your family plan or marital status?
- a. Yes
 - b. No
13. On your current workplace, are the majority of the workers women or man?
- a. Women
 - b. Man
14. Would you prefer to share your maternity leave with your husband?
- a. Yes
 - b. No
15. Have there been any additional conditions apart from the law set by your employer while you were on maternity leave?
- a. Yes
 - b. No
 - c. If yes, please describe below the conditions you have been presented
16. How well do you consider yourself familiar with the law on labor?
- a. Highly familiar
 - b. Familiar
 - c. Somewhat familiar
 - d. Unfamiliar
17. Have you ever initiated any of your own business company or made any private investment?
- a. Yes
 - b. No
 - c. If yes, please describe your type of business or investment
 - d. If no, please indicate why
18. Have you inherited any sort of capital or value of money from your parents?
- a. Yes
 - b. No
19. Was the value inherited equal, lower or higher than your male sibling?
- a. Equal
 - b. Higher
 - c. Lower
20. Who do you believe has it easier to advance in their career on the current Kosovo labor market?
- a. Males
 - b. Females
 - c. No opinion

Appendix 2

Survey Results

1	1.Are you currently employed on a private or public enterprise?	2.How old are you?	3.Are u married?	4.Do you have any kids? If yes how many?	5.Have you ever taken a maternity leave while working?	6.For how long did you use your maternity leave?	7.Have you been paid according to the law while you were in leave?	8.Have you ever applied for a credit?	9.If yes, have you ever been refused?	10.Do you own any capital in your personal name?	11.On average, what is the value of your capital?	12.While on a job interview, have you ever been asked on your family plan or marital status?	13.On your current workplace, are the majority of the workers women or man?	14.Would you prefer to share your maternity leave with your husband?	15.Have there been any additional conditions apart from the law set by your employer while you were on maternity leave?
2	Public	41-50	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
3	Public	20-30	Yes	Yes	Yes	12 or more	Yes	No	No	Yes	10,001-50,000	Yes	Male	Yes	No
4	Public	20-30	No	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
5	Private	41-50	No	No	No	-	-	Yes	No	Yes	50,000 or more	Yes	Male	Yes	Yes
6	Public	31-40	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
7	Private	31-40	Yes	No	No	-	-	No	No	Yes	10,001-50,000	Yes	Male	No	Yes
8	Public	31-40	Yes	Yes	Yes	12 or more	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
9	Public	41-50	Yes	Yes	Yes	12 or more	Partially	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
10	Public	41-50	Yes	Yes	Yes	9 -12 months	Yes	No	No	Yes	Less than 2000	Yes	Male	Yes	Yes
11	Public	31-40	Yes	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
12	Public	31-40	Yes	Yes	Yes	3 -12 months	Yes	No	No	Yes	Less than 2000	Yes	Women	Yes	No
13	Private	20-30	No	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Male	Yes	Yes
14	Public	51-60	Yes	Yes	Yes	3-12 months	Yes	Yes	Yes	Yes	less than 2000	Yes	Women	Yes	No
15	Public	51-60	Yes	Yes	Yes	12 or more	Yes	No	No	Yes	50,000 or more	Yes	Women	Yes	No
16	Public	20-30	No	No	No	-	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Male	Yes	No
17	Public	20-30	Yes	Yes	Yes	3-12 month	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
18	Private	31-40	Yes	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Male	Yes	Yes
19	Public	31-40	No	No	No	-	-	No	No	No	Less than 2000	Yes	Women	Yes	No
20	Public	41-50	Yes	Yes	Yes	3-6 months	Yes	No	No	No	10,001-50,000	Yes	Male	No	No
21	Public	31-40	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
22	Private	31-40	Yes	Yes	Yes	3-6 months	No	Yes	No	Yes	10,001- 50,000	Yes	Male	Yes	Yes
23	Public	41-50	Yes	Yes	Yes	3-6 months	Yes	No	No	Yes	10,001-50,000	Yes	Women	Yes	No
24	Public	31-40	Yes	Yes	Yes	12 or more	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
25	Private	20-30	No	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Male	Yes	No
26	Private	31-40	No	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Male	Yes	No
27	Public	20-30	Yes	Yes	Yes	12 or more	Yes	No	No	Yes	10,001-50,000	Yes	Women	Yes	No
28	Public	41-50	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
29	Private	41-50	Yes	Yes	Yes	3-6 months	Partially	Yes	No	Yes	10,001-50,000	Yes	Women	Yes	Yes
30	Private	20-30	No	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Male	Yes	Yes
31	Public	20-30	No	No	No	-	-	Yes	No	Yes	2,001- 10,000	Yes	Women	Yes	No
32	Private	31-40	Yes	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Male	Yes	Yes

	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	1.Are you currently employed on a private or public enterprise?	2.How old are you?	3.Are u married?	4.Do you have any kids? If yes how many?	5.Have you ever taken a maternity leave while working?	6.F or how long did you use your maternity leave?	7.Have you been paid according to the law while you were in leave?	8.Have you ever applied for a credit?	9.If yes, have you ever been refused?	10.Do you own any capital in your personal name?	11.On average, what is the value of your capital?	12.While on a job interview, have you ever been asked on your family plan or marital status?	13.On your current workplace, are the majority of the workers women or man?	14.Would you prefer to share your maternity leave with your husband?	15.Have there been any additional conditions apart from the law set by your employer while you were on maternity leave?
33	Private	20-30	No	No	No	-	-	Yes	No	Yes	2,001-10,000	Yes	Male	Yes	Yes
34	Public	41-50	Yes	No	No	-	-	No	No	Yes	2001-10,000	Yes	Women	Yes	No
35	Public	31-40	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	10,001-50,000	Yes	Women	Yes	No
36	Private	31-40	No	No	No	-	-	No	No	No	2001-10,000	Yes	Male	Yes	Yes
37	Public	51-60	Yes	Yes	Yes	3-12 months	Partially	No	No	Yes	Less than 2000	Yes	Women	Yes	No
38	Public	41-50	Yes	Yes	Yes	6-9 months	Yes	No	No	Yes	Less than 2000	Yes	Women	Yes	No
39	Public	20-30	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	Less than 2000	Yes	Male	Yes	No
40	Public	41-50	No	No	No	-	-	Yes	No	Yes	10,001- 50,000	Yes	Women	Yes	Yes
41	Private	41-50	Yes	Yes	Yes	6-9 months	Yes	No	No	Yes	2001-10,000	Yes	Male	Yes	No
42	Public	31-40	Yes	Yes	Yes	3-6 months	Yes	No	No	Yes	2001-10,000	Yes	Women	Yes	No
43	Public	20-30	Yes	Yes	Yes	12 or more	Partially	No	No	Yes	Less than 2000	Yes	Women	Yes	No
44	Private	31-40	No	No	No	-	-	No	No	Yes	2001-10,000	Yes	Male	Yes	Yes
45	Public	31-40	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	2001-10,000	Yes	Women	Yes	No
46	Public	20-30	Yes	Yes	Yes	3-12 months	Yes	Yes	No	Yes	10,001-50,000	Yes	Women	Yes	No
47	Public	41-50	Yes	Yes	Yes	12 or more	Partially	No	No	Yes	2001-10,000	Yes	Women	Yes	No
48	Public	41-50	No	No	No	-	-	No	No	Yes	10,001- 50,000	Yes	Women	Yes	No
49	Private	31-40	Yes	No	No	-	-	Yes	No	Yes	2001-10,000	Yes	Male	Yes	Yes
50	Public	41-50	Yes	Yes	Yes	6-9 months	Yes	No	No	Yes	10,001- 50,000	Yes	Women	Yes	No
51	Private	41-50	Yes	Yes	Yes	6-9 Months	No	No	No	Yes	10,001- 50,000	Yes	Male	Yes	Yes
52	Public	51-60	No	No	No	-	-	Yes	No	Yes	50,000 or more	Yes	Women	Yes	No
53	Public	31-40	Yes	Yes	Yes	6-9 months	Yes	No	No	Yes	2001-10,000	Yes	Male	Yes	No
54	Private	20-30	No	No	No	-	-	No	No	Yes	Less than 2000	Yes	Male	Yes	Yes
55	Public	21-30	Yes	Yes	Yes	3-12 months	Yes	No	No	No	Less than 2000	Yes	Women	Yes	No
56	Public	31-40	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	10,001- 50,000	Yes	Women	No	No
57	Private	41-50	Yes	Yes	Yes	3-6 months	Partially	Yes	No	Yes	2001-10,000	Yes	Male	Yes	Yes
58	Public	31-40	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	2001-10,000	Yes	Women	Yes	No
59	Public	51-60	Yes	No	No	-	-	No	No	Yes	50,000 or more	Yes	Male	Yes	No
60	Public	20-30	Yes	Yes	Yes	12 or more	Yes	Yes	Yes	Yes	less than 2000	Yes	Women	Yes	No
61	Public	41-51	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
62	Public	20-30	Yes	Yes	Yes	13 or more	Yes	No	No	Yes	10,001-50,001	Yes	Male	Yes	No
63	Public	20-30	No	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
64	Private	41-51	No	No	No	-	-	Yes	No	Yes	50,000 or more	Yes	Male	Yes	Yes
65	Public	31-40	Yes	Yes	Yes	3-12 months	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
66	Private	31-40	Yes	No	No	-	-	No	No	Yes	10,001-50,001	Yes	Male	No	Yes
67	Public	31-40	Yes	Yes	Yes	12 or more	Yes	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
68	Public	41-50	Yes	Yes	Yes	12 or more	Partially	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
69	Public	41-50	Yes	Yes	Yes	10 - 12 months	Yes	No	No	Yes	Less than 2001	Yes	Male	Yes	Yes
70	Public	31-40	Yes	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Women	Yes	No
71	Public	31-40	Yes	Yes	Yes	10 - 12 months	Yes	No	No	Yes	Less than 2001	Yes	Women	Yes	No
72	Private	20-31	No	No	No	-	-	No	No	Yes	2,001- 10,000 Euros	Yes	Male	Yes	Yes

Appendix 3

Interview Guide and Questions

Name of Interviewer: Anyla Beqa

Name of 1st Interviewee: Edi Gusia

Name of 2nd Interviewee: Leonora Selimi

Name of 3rd Interviewee: Arian Ternava

Staff Position of 1st interviewee: Senior Cooperation Officer at the *Agency on Gender Equality-Office of the Prime Minister*

Staff Position of 2nd interviewee: Senior Legislation Officer at the Agency on Gender Equality-*Office of the Prime Minister*

Staff Position of 3rd interviewee: - Credit Risk Manager, *TEB Bank Kosovo*

My name is Anyla Beqa and I am a senior student at AUK (American University in Kosovo). Currently, I am working on my Honors Project, for which this interview is taking place.

The purpose of conducting this interview is to get the main points and an overview idea on the gender gap participation rate among private and public sector in Kosovo. Following your expertise and field of knowledge, I am interested to know more specifically on how the law on labor and ownership capital of women relate to this issue. I would appreciate you sharing your personal and professional opinions and knowledge on this topic.

The interview will be recorded while I will be taking some notes. The information and comments delivered will be used only for this research project. If you approve and are in comply with these terms, please sign this consent form (Consent Form agreed and signed).

Firstly, let just start with your general opinion on the situation of the women involvement on the labor market in Kosovo. How do you currently see the position of the working women in Kosovo?

Statistics show that there is a large gap in terms of gender participation in the public and private sector of Kosovo? Would you consider this gap significant? Do you believe that is important for the gender equality and wellbeing of the state, and does that have an economic impact in our country?

Can you please identify some of the factors that you believe are influencing this situation? What do you think is the main reason behind this gap?

How do you see the Law on Labor regulating the situation? Do you believe the law is having a positive impact among the current working women?

In your opinion, which part of the law do you believe is harming the position of women in the Labor Market?

How do you see the regulation of the maternity leave from a women perspective? What about from a private company perspective?

Do you believe that women in Kosovo would be willing to share their maternity leave with their husbands?

Based on your research and study before, what is your opinion on the current ownership capital by women in Kosovo?

How do you see that related to the gender gap participation among the private and public sector in Kosovo?

What is your opinion on the current access to credit market by women in Kosovo?

Have you heard about any case when women were refused a credit? Are you aware of the reasons behind? How do you think that affects women in terms of their working positions?

Following your experience on the field and other examples from countries with similar conditions, what would be your 3 most important recommendations on how to improve the situation of the gender gap participation among public and private sector in Kosovo?

Thank you very much for participating on this interview, for your time, and detailed inputs. Please feel free to add anything to this interview if you feel so.

Appendix 4

Minitab Regression Model Analysis

Regression Analysis: Position versus Age, Married, ...

* Married is (essentially) constant
* Married has been removed from the equation.

* Kids is (essentially) constant
* Kids has been removed from the equation.

* Maternity is (essentially) constant
* Maternity has been removed from the equation.

The regression equation is
Position = 0.787 - 0.0313 Age + 0.126 Maternity length
- 0.324 Credit application - 0.0525 Capital value - 0.118 Investment

38 cases used, 23 cases contain missing values

Predictor	Coef	SE Coef	T	P
Constant	0.7865	0.2580	3.05	0.005
Age	-0.03135	0.05143	-0.61	0.546
Maternity length	0.12609	0.05059	2.49	0.018
Credit application	-0.3241	0.1218	-2.66	0.012
Capital value	-0.05247	0.06540	-0.80	0.428
Investment	-0.1181	0.1213	-0.97	0.337

S = 0.268739 R-Sq = 54.3% R-Sq(adj) = 47.1%

Analysis of Variance

Source	DF	SS	MS	F	P
Regression	5	2.74157	0.54831	7.59	0.000
Residual Error	32	2.31106	0.07222		
Total	37	5.05263			

Source	DF	Seq SS
Age	1	0.28433
Maternity length	1	1.53387
Credit application	1	0.65408
Capital value	1	0.20080
Investment	1	0.06849

Unusual Observations

Obs	Age	Position	Fit	SE Fit	Residual	St Resid
40	3.00	0.0000	0.7216	0.1097	-0.7216	-2.94R
45	1.00	1.0000	0.5338	0.1379	0.4662	2.02R
50	3.00	0.0000	0.6691	0.0881	-0.6691	-2.64R

R denotes an observation with a large standardized residual.

↓	C1 Position	C2 Age	C3 Married	C4 Kids	C5 Maternity	C6 Maternity length	C7 Credit application	C8 Capital value	C9 Investment
1	1	3	1	1	1	3	0	2	0
2	1	1	1	1	1	4	0	3	1
3	1	1	0	0	0	^	0	2	0
4	0	3	0	0	0	^	1	4	1
5	1	2	1	1	1	3	0	2	0
6	0	2	1	0	0	^	0	3	1
7	1	2	1	1	1	4	0	2	0
8	1	3	1	1	1	4	0	2	0
9	1	3	1	1	1	3	0	1	0
10	1	2	1	0	0	^	0	2	0
11	1	2	1	1	1	3	0	1	0
12	0	1	0	0	0	^	0	2	0
13	1	4	1	1	1	3	1	1	0
14	1	4	1	1	1	4	0	4	1
15	1	1	0	0	0	^	0	2	0
16	1	1	1	1	1	3	0	2	0
17	0	2	1	0	0	^	0	2	0
18	1	2	0	0	0	^	0	1	0
19	1	3	1	1	1	1	0	3	1
20	1	2	1	1	1	3	0	2	1
21	0	2	1	1	1	1	1	3	1
22	1	3	1	1	1	1	0	3	1
23	1	2	1	1	1	4	0	2	0
24	0	1	0	0	0	^	0	2	1
25	0	2	0	0	0	^	0	2	0
26	1	1	1	1	1	4	0	3	1
27	1	3	1	1	1	3	0	2	0
28	0	3	1	1	1	1	1	4	1
29	0	1	0	0	0	^	0	2	0
30	1	1	0	0	0	^	1	2	0
31	0	2	1	0	0	^	0	2	0
32	0	1	0	0	0	^	1	2	0
33	1	3	1	0	0	^	0	2	0
34	1	2	1	1	1	3	0	3	0
35	0	2	0	0	0	^	0	2	1
36	1	4	1	1	1	3	0	1	0
37	1	3	1	1	1	2	0	1	0
38	1	1	1	1	1	3	0	1	0
39	1	3	0	0	0	^	1	3	1
40	0	3	1	1	1	2	0	2	1
41	1	2	1	1	1	1	0	2	0
42	1	1	1	1	1	4	0	1	0
43	0	2	0	0	0	^	0	2	0
44	1	2	1	1	1	3	0	2	0
45	1	1	1	1	1	3	1	3	1
46	1	3	1	1	1	4	0	2	0
47	1	3	0	0	0	^	0	3	0
48	0	2	1	0	0	^	1	2	0
49	1	3	1	1	1	2	0	3	1
50	0	3	1	1	1	2	0	3	1
51	1	4	0	0	0	^	1	4	1
52	1	2	1	1	1	2	0	2	0
53	0	1	0	0	0	^	0	1	0
54	1	1	1	1	1	3	0	1	0
55	1	2	1	1	1	3	0	3	0
56	0	3	1	1	1	1	1	4	0
57	1	2	1	1	1	3	0	2	0
58	1	4	1	0	0	^	0	3	1
59	1	1	1	1	1	4	1	1	0
60	0	3	1	1	1	1	1	3	1
61	1	3	1	1	1	3	0	2	0
62	1	3	1	1	1	3	0	2	0
63	1	3	1	1	1	3	0	2	0
64	1	1	1	1	1	3	0	1	0
65	1	2	1	1	1	3	0	3	0
66	0	3	1	1	1	1	1	4	0
67	1	2	1	1	1	3	0	2	0
68	1	4	1	0	0	^	0	3	1
69	1	1	1	1	1	4	1	1	0
70	0	3	1	1	1	1	1	3	1
71	1	3	1	1	1	3	0	2	0
72	1	3	1	1	1	3	0	2	0
73	1	3	1	1	1	3	0	2	0
74	1	3	1	1	1	3	0	2	0
75	0	3	1	1	1	1	1	4	0
76	1	2	1	1	1	3	0	2	0
77	1	4	1	0	0	^	0	3	1
78	1	1	1	1	1	4	1	1	0
79	0	3	1	1	1	1	1	3	1
80	1	3	1	1	1	3	0	2	0
81	1	3	1	1	1	3	0	2	0
82	1	3	1	1	1	3	0	2	0
83	1	3	1	1	1	3	0	2	0
84	1	3	1	1	1	3	0	2	0
85	1	3	1	1	1	3	0	2	0
86	1	3	1	1	1	3	0	2	0
87	1	3	1	1	1	3	0	2	0
88	1	3	1	1	1	3	0	2	0
89	1	3	1	1	1	3	0	2	0
90	1	3	1	1	1	3	0	2	0
91	1	3	1	1	1	3	0	2	0
92	1	3	1	1	1	3	0	2	0
93	1	3	1	1	1	3	0	2	0
94	1	3	1	1	1	3	0	2	0
95	1	3	1	1	1	3	0	2	0
96	1	3	1	1	1	3	0	2	0
97	1	3	1	1	1	3	0	2	0
98	1	3	1	1	1	3	0	2	0
99	1	3	1	1	1	3	0	2	0
100	1	3	1	1	1	3	0	2	0

Appendix 5

Consent Form

Consent Form for Applied Science Research American University in Kosovo (AUK) Honors Project

Project Title:

“Gender (In)Equality in Kosovo’s Labor Market”
'Factors influencing gender gap participation among private and public sector',

Investigator

Anyla Beqa, AUK Senior Student
044639976; anylab@aukonline.org

Purpose of the Study

The purpose of this study is to examine on the factors that influence women to choose working on the public over private sector, with the focus on how the Law on Labor and lack of capital ownership influences decisions.

Measures

Questions addressed in regards to this concern. Conversation to be recorded.

Privacy

Your responses to this research are confidential. The data will be used solely for The Honors Research project 2014-2015 at American University in Kosovo.

A copy of this form will be given to you.

If you agree to participate in this research study following the above conditions, please complete the blank spaces below.

Participant Signature

Date

Person Obtaining Consent

Date